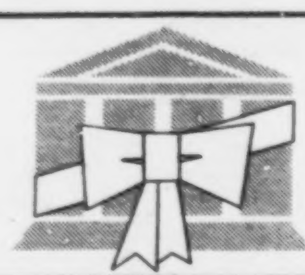

Who Opened Their Doors in 1984

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Continued from Previous Page

FLORIDA	Date Opened	Initial Capital
Community National Bank at Bartow, Bartow North Broadway, 33830 David E. Black, president, (813) 533-0475	July 2	$3,500,000
Landmark Bank of Palm Beach County, Boca Raton 1515 North Federal Highway, 33482 Roger Howard, president, (305) 368-0091	May 7	$1,800,000
United Savings Association, Bonita Springs 8951 Bonita Beach Rd. Southwest, 33923 William H. Martin, managing officer, (813) 992-6600	Oct. 5	$3,000,000
The Merchant Bank of Florida, Brandon Box 1970, 33511 Hugh A. MacArthur, president, (813) 685-7030	March 1	$2,100,000
Enterprise Federal Savings and Loan Association, Clearwater 2437 U.S. 19 North, 33575 John R. Allbee, president, (813) 799-6880	Nov. 1	$2,400,000
Transatlantic Bank, Coral Gables 1500 San Remo, 33114 Julian Mesa, president, (305) 666-0200	Aug. 24	$2,000,000
Unibank, NA, Coral Gables 5200 S.W. 8th St., 33134 Victor Pedroso, president, (305) 441-1212	July 2	$1,650,000
Commercial National Bank, Daytona Beach P.O. Box 9250, 32020 Raymond R. Thomas, president, (904) 257-1984	Jan. 9	$2,762,000
Guardian Savings and Loan Association, Deerfield Beach 1305 South Military Trail Alan S. Becker, president, (305) 421-4800	Sept. 17	$3,668,185
Florida State Bank, Destin 5490 Highway 98E, 35241 Thomas E. Stinson, president, (904) 837-5555	June 16	$1,750,000
Gibraltar Savings and Loan Association, Hialeah 18590 NW 67th Ave., 33014 Robert W. Fox, president, (305) 556-6807	June 8	$2,500,000
Global Bank, Hialeah 1801 West 4th Ave. Peter Castellanos Jr., president, (305) 884-7400	July 19	$2,025,000
The Trust Bank, Hialeah 4445 West 16th St., 33012 Fileno Izquierdo, president, (305) 556-5656	June 15	$4,000,000
Seminole National Bank, Hollywood 3351 N. State Rd., No. 7, 33021 Norman B. Holmes, president, (305) 963-7200	Dec, 13	$1,300,000
Barnett Bank of Citrus County, NA, Inverness 1500 US 41 North, 32650 Gary Babcock, president, (904) 795-8155	Nov. 19	$1,000,000
Tucker State Bank of Jacksonville, Jacksonville Box 660, 32201 L. Kitt Tucker III, president, (904) 354-8433	May 15	$1,500,000
Southport Savings and Loan Association, Jacksonville Beach 2526 S. Third St., 32250 Scott C. Gettemey, president, (904) 249-7707	June 13	$4,000,000
Republic Savings and Loan Association, Jupiter 851 West Indiantown Rd., 33468 Ralph E. Schupp, president, (305) 744-3500	Nov. 19	$3,000,000
Community National Bank, Osceola County, Kissimmee 1111 West Oak St., 32742 Johnny T. Wimberly, president, (305) 847-4400	May 3	$1,500,000
First National Bank of Lake Park, Lake Park Box 12200, 33402 William R. Earnshaw, president, (305) 848-8800	Sept. 7	$2,500,000
PGA Savings and Loan Association, Lake Park Box 12277, 33403-0277 W. Mark Kates, president, (305) 622-3800	Dec. 10	$2,600,000
Central Bank, Miami 7970 Northwest 36th Street Arnold M. Leibowitz, CEO, (305) 592-6641	Sept. 17	$4,500,000
Gulf Bank, Miami 35 Southeast 7th St., 33131 Fernando A. Capablanca, president, (305) 358-0700	Sept. 24	$2,000,000
Mega Bank, Miami P.O. Box 16-5000, 33116-5000 Claude A. Brown, president, (305) 596-6342	Nov. 19	$2,700,000
Metro Bank of Dade County, Miami 9300 South Dixie Highway, 33156 Daniel C. Eggland, president. (305) 661-1000	June 5	$2,286,650
Universal National Bank, Miami 7485 N.W. 48th St., 33166 Robert L Brunner, president, (305) 937-2265	Sept. 10	$2,500,000
First National Bank of Santa Rosa, Milton P.O. Box 311, 32572 Richard O. Cloutier, president, (904) 623-0959	June 1	$2,000,000
Trust Company of Naples, Naples 5801 Pelican Bay Blvd. Donald B. zumFelde, president, (813) 597-1711	July 16	$2,000,000
Manufacturers Trust Co. of Florida, NA, North Palm Beach 1201 U.S. Highway 1, 33408 Richard W. Heiss, CEO, (305) 694-0455	April 9	$1,000,000
Citicorp Trust, NA, Palm Beach 140 Royal Palm Way, 33480 John M. Kindred, president, (305) 659-7028	Oct. 1	$2,800,000
U.S. Trust Co. of Florida, Palm Beach 132 Royal Palm Way, 33480 Trowbridge Callaway III, president, (305) 659-1550	April 30	$2,000,000
Palm Beach Federal Savings Bank, Palm Beach Gardens 2506 PGA Blvd.. 33410 Mack Lofin, president, (305) 627-7100	Sept. 24	$3,000,000
American National Bank, Panama City Box 2900 Bill J. Norris, president, (904) 769-3207	May 3	$3,000,000
Gold Coast Savings and Loan Assn. of Florida, Pembroke Pines P.O. Box 9244, 33084 John R. Morris, president, (305) 431-9390	Nov. 9	$7,184,122
Citizens and Builders Federal Savings Bank, Pensacola Box 12486, 32501 David M. Riddle, president, (904) 438-9900	Sept. 14	$5,000,000
Southeast Bank of St. Johns County, Ponte Vedra Beach Box 347. 32082 Francis I. duPont III, president, (904) 285-5656	June 8	$1,500,000
First American Bank of St. Lucie Co., Port St. Lucie 19648 South U.S. Highway One, 33452 Phyllis Salik, vice president, (305) 335-0600	May 21	$1,500,000
Sarasota Bank, NA, Sarasota 3900 Clark Rd., Building A, 33583 James C. Allen, president, (813) 923-5411	Dec. 7	$2,415,000
Prosperity Bank of St. Augustine, St. Augustine 790 N. Ponce de Leon Blvd., 32084 John A. Lester, president, (904) 824-9111	Feb. 15	$1,500,000
Ambassador Savings and Loan Association, Tamarac 6000 N. University Dr., 33321 Thomas J. Seward II, president, (305) 726-0050	June 8	$3,000,000
Bay Federal Savings Bank, Tampa 500 Tampa St., 33602 George C. Campbell, president, (813) 221-2372	Dec. 17	$3,000,000
Regency Bank of Florida, Tampa Box 272170, 33688 Robert T. Wilhite, president, (813) 932-1885	Jan. 16	$2,026,000
First American Bank of Indian River County, Vero Beach 4000 20th Street, 32960 David H. Talley president, (305) 567-0552	Nov. 19	$1,500,000
First National Bank of the South, Wesley Chapel P.O. Box 7107, 34249 E.E. Phinney, president, (813) 973-2265	Feb. 1	$2,000,000

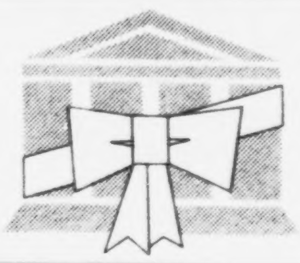
GEORGIA	Date Opened	Initial Capital
Peoples Bank of Buford, Buford 14 West Main St. Clayton Bartlett, president, (404) 932-1900	Dec. 13	$2,000,000
Peoples Bank of Forsythe, Cumming Box 1800, 30130 Robert A. Calvert Jr., president, (404) 887-1031	July 23	$2,000,000
Citizens Bank of Gwinnette, Duluth Box 1163, 30136 Thomas J. Martin, president, (404) 476-3209	April 16	$2,000,000
Investors Trust Savings & Loan, Duluth Box 956609, 30136-9511 John L. Johnson, president, (404) 476-0163	May 3	$3,000,000
First Bank & Trust Co., Fayettville 620 Jeff Davis Dr. John W. Townsend, president, (404) 461-2232	Nov. 12	$2,000,000
Bank of Troup County, La Grange 201 Broad St., 30240 Peter A. Mallory, president, (404) 884-7999	Dec. 15	$2,000,000
First Columbia Savings & Loan, Martinez 4109 Columbia Rd., 30907 Robert Balk, president, (404) 863-2583	June 1	$1,500,000
Founders Guaranty Bank, McDonough Box 33, 30253 Henry P. Bradford, president, (404) 957-6607	Aug. 4	$1,500,000
Metro Savings & Loan, Sandy Springs 6637 Roswell Rd. NW, 30328 Rayborn J. Fisher, president, (404) 476-0163	June 1	$1,900,000
First Franklin Savings and Loan, Toccoa 213 East Tugalo Ben F. Cheek III, president, (404) 886-7571	July 23	$950,000

ILLINOIS	Date Opened	Initial Capital
First Chicago Investment Advisors, N.A., Chicago Three First National Plaza, Suite 133, 60602 Gary P. Brinson, president, (312) 732-6474	March 14	$2,000,000

IOWA	Date Opened	Initial Capital
Heritage Bank, N.A., Aurelia 148 Main St. Randall P. Carlson, president, (712) 434-2289	June 21	$2,112,000

KANSAS	Date Opened	Initial Capital
First National Bank of Bonner Springs, Bonner Springs 111 E. Front St., 66012 William R. Dahl, president, (913) 441-1570	July 2	$1,100,000

Who Opened Their Doors in 1984



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KANSAS	Date Opened	Initial Capital
Gardner National Bank, Gardner 840 East Main St., 6603 Steve Ashley, president, (913) 884-7199	Nov. 7	$1,250,000
The Lenexa National Bank, Lenexa Box 14646, 66215 William Green, president, (913) 888-0700	Feb. 21	$2,000,000
First National Bank of Overland Park, Overland Box 7568, 66204 Richard Lashbrook, president, (913) 491-1300	July 23	$2,000,000
Community National Bank, Seneca 210 Main, 66538 Earle R. Stoddard, president, (913) 336-6143	Oct. 4	$1,100,000
Mission Hills Bank N.A., Shawnee Mission 2001 Johnson Dr., 66205 Jack Shearer, president, (913) 677-0900	May 29	$2,500,000
Southwest Kansas National Bank, Ulysses Box 967, 67880 Richard E. Jorgenson, president, (316) 356-5555	Aug. 6	$1,000,000

KENTUCKY	Date Opened	Initial Capital
Meade County Bank, Brandenburg 435 West Broadway, 40108 James J. Hines, president, (502) 422-4141	June 7	$1,000,000
Morehead National Bank, Morehead Box K, 40351 George R. Archbold, president, (606) 784-8966	Nov. 19	$1,500,000

LOUISIANA	Date Opened	Initial Capital
Peoples Bank of Amite, Amite 627 West Oak St. Russel Conger, president, (504) 748-9476	Nov. 1	$3,150,000
Commercial National Bank and Trust Co., Baton Rouge 2431 South Acadian Thruway, 70808 E.M. Clark, president, (504) 928-6900	Oct. 9	$4,750,000
Louisiana Independent Bank, NA, Baton Rouge 5551 Corporate Blvd., Suite 3R, 70808 Joseph F. Quinlin Jr., president, (504) 924-8015	July 2	$6,000,000
National Bank of Commerce, Baton Rouge 300 Lobdell Ave. N.L. Phillips, president, (504) 928-0300	Aug. 6	$5,000,000
Pelican Trust Co., Baton Rouge One American Place	Dec. 28	$150,000
First National Bank of Benton, Benton 104 Sibley, 71006 Jessie E. Williams, president, (318) 965-9691	March 26	$1,200,000
First Bankers Trust of Bossier City, Bossier City 2801 East Texas St. Theron S. Lord Sr., president, (318) 747-5500	Sept. 4	$3,150,000
Union Security Bank & Trust Co., Gonzales North Burnside Ave., 70707 Herbert Thigpen, president, (504) 647-9933	Sept. 4	$3,650,000
Investors Bank and Trust Co., Gretan 2000 Belle Chasse Highway Russel Haas, president, (504) 394-2265	Nov. 6	$8,190,000
First American Bank of Tangipahoa, Hammond 1100 Villa Roma Ave. W.L. McKay, president, (504) 542-7300	Dec. 31	$1,003,000
Southeast National Bank, Hammond 906 Fagan Dr., 70401 Richard R. Blouin, president, (504) 542-9700	July 23	$4,000,000
First Intrastate Bank and Trust Co., Harvey Box 1139, 70059 Sebron M. Sneed, president, (504) 361-5555	May 21	$3,150,000
Acadiana National Bank, Lafaytette Box 4029-C, 70502 Ronnie J. Foret, president, (318) 237-7711	Jan. 6	$5,000,000
Lousiana Commercial Bank, Madisonville Box 548, 70447 J.H. Rogers, president, (504) 845-8863	Feb. 21	$2,040,000
Louisiana Federal Savings Bank, Metairie 3041 North Causeway Blvd., 70002 Dave M. Hartson III, president, (504) 832-1985	Aug. 15	$2,000,000
Crescent City Bank and Trust Co., New Orleans 911 Harrison Ave. Ray C. Baas, president, (504) 488-4404	Nov. 13	$3,000,000
First Lousiana Trust Co., New Orleans 1515 Poydras St. William A. White III, president, (504) 524-6448	Dec. 26	$150,000
Orleans Bank and Trust Co., New Orleans 1 Seine Court, 70114 William F. Akin, president, (504) 363-5900	Feb. 14	$3,150,000
National Fidelity Bank of Shreveport, Shreveport 308 Market St., 71166 Charles A. Davis, president, (318) 222-0987	Dec. 6	$2,000,000
State Bank of Commerce, Slidell Box 1527, 70459 Daniel R. Hogan Jr., president, (504) 641-1744	Jan. 30	$4,100,000

MAINE	Date Opened	Initial Capital
Citibank (Maine) NA, South Portland 170 Ocean St. David J. Nettina, president, (207) 767-5573	Sept. 10	$2,000,000

MARYLAND	Date Opened	Initial Capital
Maximum Savings Association, Chevy Chase 5530 Wisconsin Ave., Suite 1250, 20815 Phillip C. Bowman, president, (301) 951-7300	April 6	$5,000,000
First Fidelity Bank, Rockville 5515 Security Lane, 20852 John E. Donahue, president, (301) 279-8868	Dec. 17	$3,700,000
Potomac Savings & Loan Association, Silver Springs 13401 New Hampshire Ave., 20904 Richard A. Nuth, president, (301) 236-0070	Oct. 19	$750,000
Citibank (Maryland) NA, Towson 7720 York Rd., 21285 Ronald E. Geesey, president, (301) 337-2600	July 9	$10,000,000

MICHIGAN	Date Opened	Initial Capital
River Place Financial Corp., Detroit One Joseph Campau, 48207 William L. Powers, president, (313) 446-3200	Jan. 20	$2,000,000
United Savings and Loan Association, Farmington Hills. 31731 Northwestern Highway Dennis Deutsch, president, (313) 855-0550	Feb. 14	$2,000,000
FMB-First Michigan Bank-Grand Rapids, Grand Rapids Box 1703, 49501 Russel W. Andre, president, (616) 454-6047	Feb. 6	$1,550,000
NBD Northwest Bank, NA, Traverse City Box 1290, 49685 W.W. Beall Jr., president, (616) 947-1000	March 9	$4,000,000
Sterling Savings and Loan Association, Waterford Township 2972 West Walton Blvd. Scott Seligman, president, (313) 674-4901	July 23	$5,000,000

MINNESOTA	Date Opened	Initial Capital
Investors Savings Bank FSB, Minneapolis 200 Dain Tower, 55402 Tom Fritz, president, (612) 371-7260	July 4	$3,000,000
First National Bank of Monticello, Monticello 407 Pine St., 55362 Dale A. Togatchnik, president, (612) 295-2290	Aug. 29	$1,100,000
Battle Creek Bank, St. Paul 2965 Hudson St., 55119 Larry D. Albert, president, (612) 739-2265	April 9	$1,500,000

MISSOURI	Date Opened	Initial Capital
First Exchange Bank of Cape Girardeau, Cape Girardeau Box 1590, 63701 Bill M. Stanfield, president, (314) 335-3502	Dec. 31	$200,000
Landmark Bank of Kansas City, Kansas City 3838 Main St., 64111 William G. Green, president, (816) 561-8866	June 18	$2,000,000
Superior National Bank, Kansas City 3100 Main, Suite 101, 64111 Jon J. Henderson, president, (816) 531-7500	Oct. 5	$2,100,000
Financial Bank Centre of St. Charles County, Lake St. Louis 1 Lake St. Louis Blvd., 63367 Edward J. Vega, president, (314) 625-2300	Feb. 6	$1,250,000
First National Bank, Republic 981 North Highway 60 Robert A. Nelson, president, (417) 732-1481	Oct. 15	$1,000,000
First City National Bank, Springfield 500 East Battlefield, 65807 Earl K. Nau, president, (417) 887-8044	July 9	$1,500,000
Community Bank of Warrensburg, Warrensburg 401 McQuire St., 64903 Stephen L. Abney, president, (816) 429-2101	July 16	$1,000,000

MONTANA	Date Opened	Initial Capital
Valley Bank of Ronan, Ronan Box 129, 59684 Allen W. Buhr, president, (406) 676-2000	Feb. 21	$1,000,000

NEBRASKA	Date Opened	Initial Capital
Bank of the Valley, Bellwood Box 7, 68624 Paul Chatelain, president, (402) 538-3025	May 10	$560,000
Cedar Security Bank, Fordyce Main St., 68736 Donovan L. Wieseler, president, (402) 357-3508	July 16	$600,000
River City National Bank, Omaha 10306 Washington Dr., 68137 Cheron Baran, president, (402) 895-5160	June 11	$2,000,000
First National Bank of Sydney, Sidney 841 Illinois St. Larry Rasmussen, president, (308) 254-7110	Oct. 1	$1,050,000

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Change in Comptroller's Policy Encourages New Banks to Open

Continued from Page 1

chartered credit unions was not available.

Of the 438 new banks, 374 were commercial banks, about the same number that opened in 1983. The Federal Deposit Insurance Corp. reported that 405 new banks opened in 1983, but 32 of those were branches of foreign banks, which are listed as new banks. That leaves a total of 373 new banks opened in 1983.

Last year was the third straight year of vigorous bank organizing activity. There were 343 banks opened in 1982, after 220 were opened in 1981 and 205 in 1980.

New bank openings picked up between 1981 and 1982 after the Comptroller of the Currency changed its policies regarding new bank applications, according to John B. Sartain, a Dallas consultant who specializes in bank formation.

He said the Comptroller decided to "let the marketplace be the determining factor" in deciding whether a new bank could succeed. The Comptroller's office would not take it upon itself to decide how many banks an economic area could support.

New York banking consultant John Lyons called the new Comptroller's policy "a healthy change." Under the old policy, he said, new bank applicants "not only had to show a need for the new bank, but also that your bank would not hurt the existing banks" in the area.

Under the new policy, "if reputable people have applied for a new bank, and they know how to run a bank, then they can open a bank," he said.

Mr. Lyons also attributed the increase in new banks since 1981 to the large number of new institutions formed in unit banking states, where banks are not allowed to branch.

The new commercial banks in 1984 included 249 with national charters, and 125 with state charters.

Sixty-four savings institutions opened their doors last year, including 38 savings and loans. Only 14 of the new savings institutions had federal charters, while 50 had state charters.

The 438 new institutions averaged about $2.4 million each in initial capital. The average initial capitalization for thrifts was $3.2 million, higher than the $2.3 million average for commercial banks. The Federal Home Loan Bank Board requires new federally chartered thrifts to have at least $3 million in initial capital.

The 136 new commercial banks in Texas are about equal to the 1983 total of 134. Mr. Sartain said there were two reasons for the glut of new banks formed each year in Texas.

One is that Texas is a unit banking state. The other is that "the economic growth in the state in the last two decades has been so strong," he said.

He said that new banks have a chance to make a profit by their second year of operation. "It takes one full year to become profitable on a month-by-month basis," he said. During the second year, the bank can recover its initial losses and become as profitable as established banks.

"The right person in the right area can make it work," said Mr. Lyons.

Many of the banks that open in small towns, where there is less competition, get a lot of help from the local community, Mr. Sartain said. "There's a real community spirit that many of the new banks try to capture," he said. "There is a strong sentiment about having locally owned, locally run financial institutions in one's own community."

"There will always be new banks starting," said Mr. Lyons. "The new bank is going to work a lot harder. But it's hard to keep management working that hard" after the bank has been open awhile, he said.

Mr. Lyons said there is "a strong feeling that new banks are started to be acquired by other banks." He estimated that eight out of every 10 new banks are started for that reason.

However, Mr. Sartain said the new banks opening now in Texas are not likely to be acquired by the state's large bank holding companies. "It's not currently a very good bet, but it has been in the past," he said.

He said price-earnings ratios of the new banks make them less attractive acquisition targets than established institutions. But although the industry has moved away from buying independent banks, the trend is cyclical, he said.

"There'll be sometime in the future when [buying] the bank comes in vogue again," Mr. Sartain said.

California accounted for nearly one-third of the nation's 64 new thrift institutions last year. Florida was second, with 12 new thrifts. California's 20 new savings institutions included 16 savings and loans, while Florida had eight S&Ls.

"It's the Sun Belt, high-growth phenomenon," said Harris C. Friedman, managing associate in the Atlanta office of Kaplan Smith & Associates Inc., a thrift consulting firm. "If you want to be in the deposit-taking business, you want to go where the deposits are," he said. California and Florida are the two largest states in terms of deposits, he said.

California Is Thrift Country

"People here are more thrift oriented," said Ronald B. Matson, a California consultant who tracks the formation of new thrifts. Savings and loans "carry a higher profile" than in other states, he said.

Mr. Matson also said that most of the applications for new charters were made starting in 1982, when the state gave thrifts more powers to invest in real estate. Since then, the regulations have limited operations some, but Mr. Matson said there are more than 200 applications still pending. "Most of them are still in the pipeline, and the pipeline is not moving too fast," he said.

Many of the California thrifts which opened last year began the application process in 1982. The process is slow, which probably accounts for the small number of thrifts which opened in 1984, as compared with banks.

Mr. Friedman said it generally takes about six to eight months for an application for a state-chartered thrift to be approved by Florida authorities.

When approved, "the state charter is conditional, and you have to apply for FSLIC [Federal Savings and Loan Insurance Corp.] insurance. You go through the process all over again," he said, and it may take another six to eight months.

The state banking department is reluctant to give its approval to new applications, because of the backlog of newly approved state charters that are still waiting for insurance, Mr. Matson said.

All of the 20 savings institutions opened in California have state charters. The Federal Home Loan Bank Board approved charters for 58 new thrifts, including 15 in California, last year. However, none of the federally-chartered institutions in California opened, and only 14 federally-chartered thrifts opened nationally.

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New Thrifts Open Where the Deposits Are — Florida, California

One of the reasons that the newly chartered federal thrifts have not opened is the difficulty in raising capital after the application is approved. "Some organizers know where the capital is coming from before they begin the process," said Mr. Friedman. "Others think they know where it's coming from, and that's a little tough."

Mr. Matson noted that 12 of the 15 federal charters approved in California received their approvals in November and December. "I have two clients that recently received their approval," he said. "It's premature to expect them to open" very quickly after the approval, he added.

Although 136 commercial banks opened in Texas last year, only five thrifts were opened. Mr. Friedman said few new thrifts open because of the large number of existing thrifts in Texas.

"People that take a look at the state figure they could go buy a small [thrift], rather than go through the chartering process," he said.

Not surprisingly, California and Florida, the leaders in new thrifts opened, were second and third, respectively, in new commercial banks opened. California had 45 new banks, while Florida had 32.

Colorado, Oklahoma, and Louisiana, other states with limited branching, also had a large number of new commercial banks. Twenty-seven new banks opened in Colorado, and 19 each opened in Oklahoma and Louisiana.

Louisiana is unusual in that more state-chartered banks (12) opened there than national banks (7). State banks have become very attractive in Louisiana because of new legislation that took effect Jan. 1, 1985, that "gives state banks substantially more powers than national banks," according to James A. Hayes, state commissioner of financial institutions.

The new laws give state-chartered banks "extraordinarily broad securities powers and very broad insurance powers," he said. Those banks can do "just about anything you can think of" in the securities and insurance areas.

Mr. Hayes also said Louisiana "also has a more liberal chartering policy." It used to be easier to get a national bank charter, "but I think the opposite is true now," he said.

Most of Texas' new commercial banks — 120 of them — have national charters, despite the fact that the "powers of state banks are less onerous than the powers of federally-chartered banks," Mr. Sartain said.

The banks have opted for national charters because it has been easier to obtain a national charter than a state charter, he said. But, "that is changing," he said. "The state is becoming a bit more receptive," and the federal regulators are becoming a bit tougher.

After a brief slowdown in new bank activity toward the end of 1984, Mr. Sartain has seen the action picking up again early this year. "I thought they were going to slow down in 1985," he said. "In December, we had fewer inquiries. But January was the single biggest month in our history."

Twelve new commercial banks opened in Texas in January 1985.

California, the leader in new thrifts, will likely have about the same number of new institutions opening this year, Mr. Matson said. "There's probably that many [as in 1984] that have their FSLIC insurance of accounts approved" already, he said. ■

Various Data Sources Contribute to Listings

The *American Banker* listing of new financial institutions was compiled from several sources:

The commercial bank listings were drawn from data supplied by the Comptroller of the Currency, the Federal Reserve Board, state banking departments, and individual new banks.

The thrift listings were compiled from data supplied by the Federal Home Loan Bank Board, state banking departments, and individual new thrifts.

The credit union listing was compiled from data published by the National Credit Union Administration.

The institutions are listed by name and city. The second line of the listing has the mailing address, followed by the zip code. The third line has the name of the president or other officer of the institution, followed by the telephone number.

The *American Banker* will continue to publish listings of new financial institutions periodically. While every effort is made to compile as complete a list as possible from the sources listed above, some institutions may be missed.

Any new institutions that wish to be included in future listings should send us the following information: name of the bank, address, phone number, date opened, initial capitalization, and the name of the bank president.

The information should be sent to: Mark Basch, Staff Writer, *American Banker*, One State Street Plaza, New York, N.Y., 10004.

Denise Di Stephan contributed to the research for this listing.

National City Appoints 2 Senior Vice Presidents

CLEVELAND — Willis L. Else and Patrick D. Walsh have been appointed senior vice presidents of the National City Corp., a Cleveland-based bank holding company.

Mr. Else will be responsible for the operating functions in the holding company's lead bank, National City Bank, Cleveland, and BancOhio National Bank, Columbus, and provide direction on operations to the member banks.

Mr. Walsh will have similar responsibility for the data processing functions in Cleveland and Columbus and coordinate the related activity among the banks. ■

Alamo Savings Names Stahl Vice Chairman

SAN ANTONIO, Tex. — C. R. Stahl Jr. has been elected vice chairman of the Alamo Savings Association. He has been president, chief executive officer, and a director of the association since 1982.

Alamo Savings said Wilber L. Fite, board chairman and a founding director of the association, has assumed the additional responsibilities of chief executive officer. ■

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We also lease a broader range of banking equipment than any ordinary leasing company (bank or otherwise) in the business today. If it's banking or financial service-related equipment, you name it, we lease it.

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We'll also give you a fixed rate for the full length of time it takes to complete a major installation, such as branch-wide hardware upgrade that might take eighteen months to complete. You can fix the rate for the full program in advance. You'll know the cost up-front and be immune to the volatility of interest rates. And, you won't get that from ordinary leasing companies.

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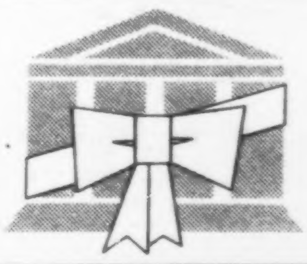

Who Opened Their Doors in 1984

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Continued from Page 15

NEVADA	Date Opened	Initial Capital
Nevada First Bank, Reno P.O. Box 12850, 89510 Wayne N. Condon, president, (702) 785-3500	Aug. 9	$2,000,000

NEW HAMPSHIRE	Date Opened	Initial Capital
Charter Trust Co., Concord 4 School St., 03301 Neil Macdonagh, president, (603) 224-1350	July 27	$400,000
U.S. Savings Bank of America, Seabrook 399 Lafayette Rd., 03874 Frederick W. Lowell, president, (603) 474-5622	June 27	$1,500,000

NEW JERSEY	Date Opened	Initial Capital
American Bank of New Jersey, Gibbsboro 36 United States Ave., 08026 James J. Dolan, president, (609) 435-3400	Dec. 21	$2,000,000
AmeriFederal Savings Bank, Lawrenceville Quakerbridge Executive Center, 08648 Kenneth R. Biederman, president, (609) 275-1000	Oct. 16	$3,400,000
Merrill Lynch Bank and Trust Co., Plainsboro 275 Plainsboro Rd. Harvey A. Rowen, EVP, (609) 799-7605	Sept. 10	$2,500,000
Custodial Trust Co., Trenton 28 West State St., 08608 John Oughton III, president, (609) 599-5963	Dec. 21	$1,000,000

NEW MEXICO	Date Opened	Initial Capital
Sunwest Bank of Sandoval County, NA, Rio Rancho 1000 Rio Rancho Blvd., SE, 87124 John M. Jennings, president, (505) 892-2244	Nov. 19	$2,500,000
First State Bank of Silver City, Silver City 1928 Highway 180 East, 88061 Dwain Bradshaw, president, (505) 388-3121	Jan. 4	$1,000,000

NEW YORK	Date Opened	Initial Capital
Asia Bank NA, Flushing 135-34 Roosevelt Ave., 11354 Frank Mitchell, president, (718) 961-9700	Nov. 9	$5,000,000
Abacus Federal Savings Bank, New York 31-33 Market St., 10002 James Tong, president, (212) 233-1038	Nov. 29	$2,000,000
Bank of California-New York Trust Co., New York 45 Wall Street,.10005 John Lambert, president, (212) 943-7490	Nov. 1	$1,200,000
Brown Brothers Harriman Trust Co., New York 63 Wall St., 10005 E.T. Gerry Jr., president, (212) 483-6200	Jan. 13	$1,200,000
Chinatown Federal Savings Bank, New York 172 1/2 Canal St., 10013 Kenneth W.P. Cheng, president, (212) 334-9191	April 27	$2,000,000
First Chicago Trust Co. of NY, New York 120 Broadway, 10005 Don Schneider, president, (212) 406-5220	Jan. 6	$1,200,000
First Eastern Bank NA, New York 235 Canal St., 10013 Alexander Chu, president, (212) 219-9000	Nov. 29	$5,000,000
Korea Commercial Bank of New York, New York 1250 Broadway, 10001 Yong Woo, president, (212) 244-1500	Jan. 27	$5,000,000
Korea First Bank of New York, New York 29 West 30th St., 10001 T. W. Hong, president, (212) 279-2790	Jan. 25	$5,000,000
State Street Bank and Trust Co., NA, New York 50 Broadway, 10004 Charles J. Kelly, CEO, (212) 344-2850	Jan. 3	$1,000,000
The Exchange National Bank, Olean Box 690, 14760 Donald K. Bump, president, (716) 372-0110	July 2	$5,000,000

NORTH CAROLINA	Date Opened	Initial Capital
Bank of Stanly, Alberimarle Box 338, 28002-0338 Leonard Mabry, president, (704) 983-6181	Jan. 26	$2,120,750
North Carolina Trust Co., Greensboro Box 1108, 27402 Steven Hassenfelt, CEO, (919) 272-5100	Jan. 3	$1,030,000
First Capital Corp., Southern Pines Box 600, 28387 Dennis Kernahan, president, (919) 692-4463	July 27	$6,000,000

OKLAHOMA	Date Opened	Initial Capital
Community National Bank, Alva 1705 College Blvd., 73717 Terry L. Ross, president, (405) 327-5500	July 16	$1,000,000
The First National Bank of Del City, Del City Box 15510, 73115 Donald Collier, president, (405) 672-1475	Jan. 16	$1,500,000

OKLAHOMA	Date Opened	Initial Capital
United Del City Bank, Del City Box 15159, 73115 Rex Edgar, president, (405) 677-8711	May 17	$6,710,000
The Bank of Edmond, NA, Edmond 3480 South Boulevard, 73803 Michael W. Anderson, president, (405) 348-2265	June 4	$1,500,000
The National Bank of Harrah, Harrah Box 820, 73045 Gene Campbell, president, (405) 390-3222	Feb. 15	$1,200,000
Mustang National Bank, Mustang 500 North Mustang Rd. Rex D. Whittern, president, (405) 376-4050	Sept. 10	$1,750,000
Republic National Bank, Norman 3510 West Robinson, 73069 Ronald Wilhite, president, (405) 360-5369	Dec. 5	$3,000,000
Community National Bank of Okarche, Okarche 102 Industrial Ave., 73762 William J. Thompson, president, (405) 263-7491	May 18	$2,000,000
Century Bank, NA, Oklahoma City 9400 N. Broadway, 73516 J.W. Michael, president, (405) 478-2265	Dec. 17	$3,750,000
Leadership Bank, NA, Oklahoma City 211 Park Ave. Richard D. Pralle, president, (405) 235-2500	May 30	$3,000,000
North Bank NA, Oklahoma City 12200 N. Rockwell Ave., 73123 Patcirk J. Hagge, president, (405) 722-7708	Aug. 15	$2,000,000
Park Avenue Bank NA, Oklahoma City 123 Park Ave., 73102 Jay F. Williams, president, (405) 235-1230	July 2	$3,250,000
American National Bank, Ponca City Box 2088, 74601 Grayson Bottom, president, (405) 762-2265	Jan. 3	$2,000,000
First National Bank, Purcell 200 North Third St., 73080 R. Douglas MacMorran, president, (405) 527-7561	May 7	$2,000,000
Limestone National Bank, Sand Springs Box 759, 74063 Arlin Plender, president, (918) 245-2551	March 7	$2,000,000
The First Oklahoma Bank, NA, Shawnee 130 East MacArthur, 74801 Dennis D. Jett, president, (405) 275-8830	Oct. 29	$2,500,000
First Commercial Savings and Loan Association, Sterling Box 218, 73567 Brian Hooper, president, (405) 365-4233	Sept. 18	$4,606,903
Southern National Bank, Tulsa 7136 South Yale, 74101 Roger Findahl, president, (918) 492-1000	July 16	$2,000,000
Tulsa National Bank, Tulsa 2087 East 71st St., 74136 James H. Bennett, president, (918) 494-4884	Nov. 19	$3,000,000
Village South National Bank, Tulsa 6514 East 101st St. Suite A, 74133 Marc Wolin, president, (918) 299-1266	Sept. 4	$1,500,000

PENNSYLVANIA	Date Opened	Initial Capital
Parent Federal Savings Bank, Lancaster 24 West King St., 17603 John DePatto, president, (717) 295-7001	Oct. 22	$3,000,000
Public Savings Association, Lansdale 417 W. Main St., 19446 L. Gene Gatter, president, (215) 368-0106	May 8	$3,000,000
Commerce Bank/Pennsylvania, NA, Philadelphia 1900 Market Street Stephen S. Simyak, president, (215) 568-0900	June 12	$3,750,000
William Penn Bank, Philadelphia 230 South Broad St., 19102 Andrew N. Farnese, president, (215) 875-4900	Feb. 23	$3,500,000

SOUTH CAROLINA	Date Opened	Initial Capital
Anderson National Bank, Anderson Box 2789, 29622 Mason Y. Garrett, president, (803) 224-1112	June 29	$2,000,000
First South Savings Bank Inc., Columbia Box 11588, 29211 Hugh M. Alexander, president, (803) 733-5500	Jan. 16	$3,788,000
Investors Savings Bank of South Carolina, Florence 132 Cleaves St., Drawer 71, 29503 Joseph D. Carson, president, (803) 667-6408	Aug. 31	$2,425,000
Greenville National Bank, Greenville Box 17666, 29606 O. Perry Earle III, president, (803) 233-7989	Feb. 6	$2,750,000

SOUTH DAKOTA	Date Opened	Initial Capital
Rushmore State Bank, Rapid City 14 St. Joseph St., 57701 Ken Fish, president, (605) 343-9230	July 10	$2,000,000

Who Opened Their Doors in 1984

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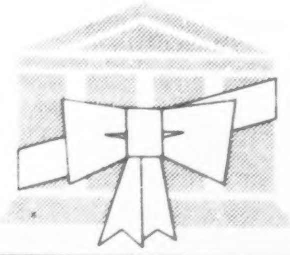

TENNESSEE	Date Opened	Initial Capital
Bank of Bellevue, Nashville Box 21125, 37221 Edwin T. Clapp, president, (615) 356-2265	May 1	$1,500,000

TEXAS	Date Opened	Initial Capital
City National Bank, Amarillo 724 South Pole Luther C. Robinson, president, (806) 374-2450	Aug. 13	$2,000,000
Centre Savings Association, Arlington 410 W. Abraham St., 76010 Richard Aghamalian, president, (817) 261-3099	Dec. 3	$4,000,000
Landmark National Bank, Arlington Box 110119, 76007 Billy W. Allen, president, (817) 861-2981	May 1	$2,500,000
Lincoln National Bank, Arlington Box 110599, 76007 Charles Powell, president, (817) 261-2000	March 1	$2,500,000
Northwest National Bank of Arlington, Arlington 610 Randal Mill Rd., 76012 Garland Thornton, president, (817) 860-2061	Sept. 17	$2,073,000
Pioneer National Bank, Arlington 4002 W. Pioneer Parkway, 76013 Harold E. Patterson, president, (817) 860-2265	July 16	$2,500,000
BancFirst-Westlake, N.A., Austin Box 33310, 78764 Gary W. Traister, president, (512) 328-0600	May 18	$1,150,000
Bank of the West, Austin Box 3537-242, 76764 Randall L. Hester, president, (512) 327-6516	Sept. 7	$3,000,000
Fidelity Savings-Austin, FA, Austin 211 East 7th Street Suit L100, 78701 Wayne Beshears, president, (512) 482-9252	July 30	$3,000,000
First National Bank, Austin 327 Congress Ave., 78701 Virginia Straughan, president, (512) 477-3611	Nov. 30	$1,000,000
Heritage National Bank, Austin Box 26008, 78755 Eugene A. Brodhead Jr., president, (512) 346-5680	March 1	$3,000,000
Texas Commerce Bank-Northcross, NA, Austin 2711 West Anderson Lane, 78757 William H. Garner, president, (512) 453-8668	Jan. 4	$1,500,000
Texas National Bank, Austin 505 Bantom Springs Rd. Ronald L. Ehrig, president, (512) 480-0445	July 19	$4,000,000
Town and Country Bank, NA, Austin FM 1325 at Wells Branch Parkway, 78728 Ronald Dean Stubbefield, president, (512) 244-2265	Sept. 21	$2,000,000
Balch Springs Bank, NA, Balch Springs 4030 Pioneer Rd., 75187 Lewis Compton, president, (214) 557-0900	Aug. 22	$1,500,000
Beaumont Bank NA, Beaumont Box 6, 77704 Gerald C. Clark, president, (409) 839-4001	March 15	$3,000,000
First National Bank, Bedford 1600 Airport Freeway, 76022 John E. Condiff, president, (817) 354-8400	Dec. 17	$2,500,000
Texans National Bank of Belton, Belton 2000 Main Jerry S. Bennett, president, (817) 939-1807	June 5	$1,500,000
Trinity National Bank, Benbrook 851 Winscott Rd. Thomas H. Ruffin, president, (817) 249-2870	May 30	$2,000,000
National Bank of Waller County, Brookshire Box 1205, 77423 Albert M. Dashiell Jr., president, (713) 934-2222	March 15	$1,500,000
Brownfield State Bank, Brownfield Box 1112, 79316 Mr. Howard L. Yandell, president, (806) 637-7626	Feb. 21	$2,500,000
International Bank of Commerce, NA, Brownsville 630 E. Elizabeth St., 78520 Frederick Rostenberg, president, (512) 542-8060	Oct. 9	$2,000,000
Peoples National Bank, Caldwell Box 389, 77836 C.B. Silverthorne, president, (409) 364-2896	Feb. 15	$2,000,000
First National Bank of Cleveland, Cleveland Box 1648, 77327 J. Ronald Danner, president, (713) 593-1765	Jan. 16	$2,000,000
Clifton National Bank, Clifton 1203 North Highway 6, 76634 Joe Perry Wallace, president, (817) 675-6570	June 14	$2,000,000
Conroe Bank, NA, Conroe Box 3106, 77305 Dave Nichol, president, (409) 760-2299	April 30	$2,500,000
Coppell Bank, NA, Coppell 600 East Sandy Lake Rd., Suite 120, 75019 Bill W. Cantwell, president, (214) 393-1123	Dec. 5	$2,500,000
Central National GulfBank of Corpus Christi, Corpus Christi 6000 South Padre Island Dr., 78412 William M. Hinyard, president, (512) 993-7200	July 11	$3,000,000
Corpus Christi National Bank-South, Corpus Christi Box 72939, 78472-2939 Frank Robinson, president, (512) 857-2626	April 23	$2,500,000
Golden Circle Savings Association, Corsicana Box 1479, 75110 Dean Milkes, president, (214) 872-8395	June 15	$1,200,000
Abrams Centre National Bank, Dallas PO Box 74920, 75243 A. Kenneth Moore, president, (214) 238-9292	March 5	$3,500,000
Allied Bank North Central, NA, Dallas 12655 N. Central Expwy., 75243 Gary D. Lewis, president, (214) 788-5200	May 23	$1,500,000
Crown Center National Bank, Dallas 2651 North Harwood St. Robert C. Wells, president, (214) 871-0609	June 29	$4,364,000
Executive Center Bank, NA, Dallas Box 741867 James A. Edwards, president, (214) 690-8800	May 18	$3,250,000
Fidelity National Bank, Dallas 2333 Cedar Springs Rd., 75201 Robert Taylor, president, (214) 745-1330	Feb. 1	$5,000,000
First Lakewood National Bank, Dallas 6215 Gaston Ave., 75124 James R. Winston, president, (214) 828-0300	July 10	$3,450,000
First National Bank of Park Cities, Dallas 6427 Hillcrest Ave., 75205 Tom E. Turner, president, (214) 522-5858	July 16	$5,500,000
Founders National Bank-Skillman, Dallas 9205 Skillman St., 75243 Randy B. Walker, president, (214) 340-7400	Dec. 24	$2,000,500
Grand Bank LBJ at Hillcrest, NA, Dallas 6820 LBJ Freeway, 75240 David Michael Redden, president, (214) 239-2238	Jan. 3	$2,000,000
Grand Savings and Loan Association, Dallas 8100 Lomo Alto, 79225 William C. Murphy, president, (214) 369-0441	March 1	$4,000,000
Highland Park National Bank, Dallas 4500 Cole Ave., 75205 Michael T. Casey, president, (214) 528-2500	July 9	$5,000,000
Lone Star National Bank, Dallas 2301 North Akard St., 75202 Gary Gordon, president, (214) 871-0444	Aug. 3	$3,000,000
Midway National Bank, Dallas 4230 LBJ Frwy, 75234 Ralph Simmans, president, (214) 788-2822	April 2	$2,000,000
Medallion National Bank, Dallas Box 821607, 75382 James R. Harrison, president, (214) 696-1818	April 2	$1,400,000
United National Bank, Dallas 1525 Elm St., 75221 Robert Gentry, president, (214) 954-0333	Aug. 31	$5,000,000
Duncanville National Bank, Duncanville Box 381910, 75138 Greg Cornwell, president, (214) 298-2425	May 31	$1,500,000
Citizens National Bank, El Campo 1301 North Mechanic St. J. Scott Arbuckle, president, (409) 543-2200	Aug. 1	$4,200,000
Security National Bank, Elgin Box 551, 78621 J.W. Munson, president, (512) 295-3344	Jan. 3	$1,250,000
Centre National Bank-Farmers Branch, Farmers Branch 4100 Alpha Rd., 75234 Robert H. Gossett, president, (214) 392-7400	April 2	$6,000,000
Bank of Commerce - Fossil Creek, Fort Worth P.O. Box 17150, 76102 Stephen Y. Scurlock, president, (817) 232-4000	March 5	$1,000,000
Camp Bowie National Bank, Fort Worth Box 9678, 76107 Barclay R. Ryall, president, (817) 735-8866	April 16	$2,000,000
Capital National Bank, Fort Worth 711 Houston St., 76102 Terrence J. Ryan, president, (817) 877-4311	Jan. 3	$6,000,000
Colonial National Bank, Fort Worth 2600 West Freeway, 76195 Cleneth Gary Young, president, (817) 877-9030	Sept. 20	$1,500,000
Fidelity National Bank of Fort Worth, Fort Worth 100 Main St., 76113 William H. Gilliland, president, (817) 332-9797	Oct. 22	$5,024,000
Landmark Bank of Forth Worth, Fort Worth 810 Houston St. L. Keller Smith, president, (817) 877-3711	May 21	$5,100,000
Ridglea National Bank, Fort Worth Box 12127, 76121 Dan S. Davis, president, (817) 738-3547	May 9	$3,000,000
Shady Oaks National Bank, Fort Worth 6111 Lake Worth Blvd., 76114 Russ Richardson, president, (817) 237-8201	April 2	$2,000,000
First National Bank of Frisco, Frisco Box 1020, 75034 R. David Buck, president, (214) 377-9751	May 29	$1,500,000

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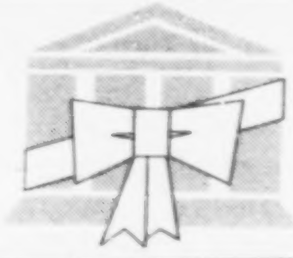

Who Opened Their Doors in 1984

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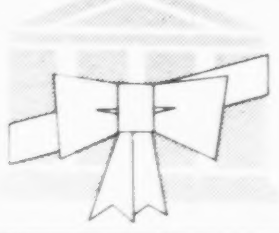
TEXAS	Date Opened	Initial Capital
Southwest Bank-Garland, Garland 4555 West Walnut, 75042 D. Michael Holman, president, (214) 487-1505	Aug. 20	$2,000,000
Texas Bank of Garland, N.A., Garland Box 462187, 75040 W.A. Keith, president, (214) 840-8008	March 1	$2,000,000
First National Bank, Goldwaithe 1301 Fisher St. Randall K. Fletcher, president, (915) 648-3013	Aug. 1	$1,437,500
American National Bank, Gonzales 1606 North Sarah Dewitt Dr., 78629 Jack Mills, president, (512) 672-8585	July 12	$2,699,510
Lake Granbury National Bank, Granbury Box 1237, 76048 Frank Kimmell, president, (817) 573-7171	June 4	$2,000,000
Bear Creek National Bank, Houston 8686 State Highway 6 North, 77095 Larry Williams, president, (713) 550-5000	Aug. 16	$2,500,000
Capital Bank-Greens Parkway, NA, Houston Box 73000, 77273 Dick J. Ralph, president, (713) 448-1000	March 1	$3,000,000
Champions Point National Bank, Houston 12035 Bammel N. Houston Rd. Robert J. Karel, president, (713) 583-7777	Nov. 13	$3,000,000
Cypress National Bank, Houston 9226 FM 1960 West A. Wayne Robertson, president, (713) 955-6810	Oct. 1	$3,500,000
Ellington Bank of Commerce, Houston P.O. Box 34644, 77234 John H. Moon Sr., president, (713) 484-7000	July 2	$2,500,000
First Northwestern Bank, NA, Houston 12200 Northwest Freeway Ronald E. Lee, president, (713) 683-7222	May 15	$2,000,000
Great Western Bank, NA, Houston 10260 Westheimer, 77042 Brooks S. Boyd, president, (713) 952-6055	July 9	$2,000,000
Independence Bank, NA, Houston 6910 Addicks-Fairbanks Rd., 77041 Leland Konkin, president, (713) 466-7283	Jan. 3	$2,000,000
Langham Creek National Bank, Houston 6730 Highway 6 North, 77084 Jacqueline Calhoun, president, (713) 859-2223	Oct. 1	$2,500,000
Northwest Commercial Bank, Houston Box 41027, 77241 Robert J. Walz, president, (713) 896-9600	Jan. 3	$2,000,000
Park National Bank of Houston, Houston 1313 Binz, 77288 Robert Logan, president, (713) 523-7879	Aug. 29	$3,100,000
RepublicBank Eldridge, NA, Houston 777 North Eldridge Roger L. Russell, president, (713) 493-5464	Aug. 30	$2,500,000
Richmark Bank, NA, Houston 1880 Dairy Ashford Charles T. Clay, president, (713) 531-9300	June 1	$2,000,000
Sage Plaza Bank, NA, Houston 5151 San Felipe Rd. James A. Woodall Jr., president, (713) 850-9846	June 1	$3,000,000
Steeplechase National Bank, Houston 11025 FM 1960, 77065 William G. McGinty, president, (713) 955-9500	Oct. 9	$3,000,000
Texas Guaranty National Bank, Houston 1505 State Highway 6 South, 77077 Stephen F. Austin, president, (713) 496-6886	Oct. 29	$4,250,000
Texas National Bank, Houston 755 Post Oak Blvd. Walter E. Beard, president, (713) 961-3222	May 7	$5,750,000
Westheimer Memorial Bank NA, Houston 1500 S. Dairy-Ashford, 77077 Lee Vardaman, president, (713) 496-4737	Sept. 17	$3,010,500
West Houston National Bank, Houston 1211 Highway 6 North, 77218 Terry L. Shelton, president, (713) 578-2800	March 1	$2,125,000
Westwood National Bank, Houston 7909 Parkwood Circle Joseph C. Wheeler, president, (713) 777-5598	Aug. 6	$1,000,000
Atascocita State Bank, Humble Box 3427, 77347-3427 Mason Romans, president, (713) 852-4551	Oct. 1	$1,500,000
First National Bank of Atascocita, Humble Box 1299, 77347 Kerry R. Getter, president, (713) 852-8689	April 5	$1,200,000
First National Bank-South, Huntsville 845 South Sam Houston Ave., 77340 Gene Austin, president, (409) 291-6412	Aug. 20	$2,000,000
Hurst National Bank, Hurst 201 East Pipeline Rd., 76053 George M. Bradford, president, (817) 280-2071	Jan. 4	$2,000,000
Bank of Las Colinas NA, Irving 300 E. Carpenter Frwy, 75062 Richard A. Taylor, president, (214) 258-6700	Jan. 27	$2,000,000

TEXAS	Date Opened	Initial Capital
Fidelity Savings-Irving, FA, Irving Box 160-279, 75016 Mike Barnwell, president, (214) 263-4491	June 28	$3,000,000
Texas Commerce Bank-Irving Boulevard, Irving Box 157228, 75015 John A. Metoskie, president, (214) 254-8122	Dec. 3	$2,500,000
Village Green National Bank, Jersey Village 8200 Jones Rd., 77065 Steve E. Smith, president, (713) 466-0033	Oct. 9	$2,640,000
Mason Road Bank, NA, Katy 870 Mason Rd., 74450 Donald W. Wigley, president, (713) 392-8600	May 15	$1,650,000
First National Bank of Kingwood, Kingwood 200 Northpark Dr., 77339 Eugene R. O'Neal, president, (713) 359-9000	July 2	$2,300,000
Kingwood Bank NA, Kingwood 29805 Loop 49 A, 77339 David Bubier, president, (713) 358-1900	Aug. 31	$2,500,000
First Consolidated Bank-Pleasant Run Road, NA, Lancaster 3200 West Pleasant Run Mary Alice Warrington, president, (214) 223-3900	Nov. 15	$1,500,000
Flower Mound Bank, Lewisville Box 686, 75067 Joe Ackley, president, (214) 539-0880	Aug. 21	$1,500,000
Metropolitan National Bank, Lewisville 1686 South Highway 121, 75067 Philip C. Martin, president, (214) 434-3671	Aug. 13	$2,000,000
Community National Bank, Longview 101 Community Blvd., 75606 Terry Shelton, president, (214) 236-4422	Oct. 15	$2,300,000
Oak Forest National Bank, Longview 911 Northwest Loop 281, 75605 Joe Stephens, president, (214) 297-6362	July 27	$2,000,000
Texas National Bank, Longview Box 6950, 75608 Joe Sharp Jr., president, (214) 759-3828	July 2	$4,850,000
City Bank, NA, Lubbock Box 5060, 79417 William E. Lloyd, president, (806) 792-7101	April 13	$2,250,000
East Texas National Bank of Marshall, Marshall 1101 Pinecrest Dr., 75670 Lloyd Taylor, president, (214) 935-1331	July 16	$2,500,000
McAllen National Bank, McAllen 1801 S. Second St. Eugene Crowder, president, (512) 682-2265	Jan. 19	$2,500,000
McLean Bank of Commerce, McLean 201 North Main St., 79057 Brian Pohlmeier, president, (806) 779-2461	Aug. 17	$500,000
Collin County State Bank, Melissa Highway 5 and Highway 121, 75071 Don R. Reddick, president, (214) 837-2233	Nov. 5	$2,000,000
Community National Bank, Midland Box 3903, 79702 Robert D. Gribble, president, (915) 684-3975	Jan. 3	$2,000,000
Texas Commerce Bank-Midland, NA, Midland 400 West Illinois Ave., 79702 J. Edward Jones, president, (915) 687-1164	July 23	$2,000,000
Centennial National Bank, Richardson 1100 Centennial Blvd., 75081 Gary Tipton, president, (214) 680-1100	Aug. 9	$2,626,000
Rockport Bank, NA, Rockport Box 1150, 78382 Robert Lynch, president, (512) 729-0500	Dec. 6	$2,800,000
Round Rock National Bank, Round Rock Box 400, 78680-0400 Robert D. Wilson Jr., president, (512) 244-2233	May 1	$2,875,000
First National Bank of Sachse, Sachse Box 469090, 75046 John S. Cooper, president, (214) 530-7999	Feb. 21	$1,500,000
Tom Green National Bank, San Angelo 2302 Pulliam St., 76095 George Crowenozer, president, (915) 658-2427	Aug. 27	$2,000,000
Castle Hills National Bank, San Antonio Box 13399, 78213 Frank W. Patton Jr., president, (512) 366-2600	March 19	$2,000,000
Commercial National Bank, San Antonio 9100 San Pedro Midland R. West, president, (512) 341-5469	Sept. 7	$2,000,500
Executive National Bank, San Antonio 4625 Centerview Dr. Heinrick J. Furtner, president, (512) 737-1000	June 4	$1,500,000
Fidelity Bank, NA, San Antonio Box 47502, 78265-7502 J. Brian O'Connor, president, (512) 341-4641	Jan. 30	$5,750,000
First National Bank of Bexar County, San Antonio 2350 Northwest Military Dr. James W. Schnettler, president, (51[illegible]) 344-3000	June 11	$3,000,000
Leon Valley Bank, San Antonio Box 380518, 78280 Elmer A. Haile, president, (512) 684-7666	July 6	$2,000,000

Who Opened Their Doors in 1984



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TEXAS	Date Opened	Initial Capital
MedCenter Bank, NA, San Antonio 8525 Wurzbach, 78229 Juan Rangel, president, (512) 699-3300	Aug. 29	$4,370,000
Northwest Bank, NA, San Antonio Box 27536, 78227 Bernard Austin, president, (512) 675-4111	May 16	$2,000,000
River City Bank, San Antonio P.O. Box 13307, 78213 Don Vinez, president, (512) 344-2200	June 29	$4,500,000
Texas Bank North NA, San Antonio 13700 San Padro Ave., 78232 J. Edward Ortiz, president, (512) 496-4700	Aug. 27	$2,000,000
Westpoint National Bank, San Antonio 7200 Culebra Rd. G.W. McClaugherty, president, (512) 684-9060	Dec. 3	$2,900,000
Sealy National Bank, Sealy Box B, 77474 Jim Holloway, president, (409) 885-4151	April 30	$1,750,000
Seminole National Bank, Seminole Drawer 727, 79360 George Shivers, president, (915) 758-3295	March 16	$2,700,000
Community National Bank, Sherman Box 2348, 75090 Charlie W. Reed, president, (214) 893-7757	April 30	$1,500,000
American State Bank of Snyder, Snyder 3610 College Ave., 79549 Edward Johnson, president, (915) 573-4041	May 7	$1,000,000
Park Forty Five National Bank, Spring Box 939, 77373 Dick Hoffine, president, (713) 353-2011	Dec. 10	$3,000,000
Citizens National Bank, Teague 420 Main St., 75680 Phillip W. Gilliam, president, (817) 739-2558	June 18	$1,500,000
Texarkana National Bank-Central Plaza, Texarkana 2318 Richmond Rd., 75503 Robert G. Fuller, president, (214) 832-4552	Dec. 17	$2,000,000
Bank of East Texas, Tyler Box 7020, 75711 Roger C. Pearson, president, (214) 581-8100	Jan. 3	$2,000,000
South Broadway Bank, Tyler 6201 South Broadway, 75710 Titus Jones, president, (214) 561-5565	July 6	$2,000,000
Federated National Bank, Universal City P.O. Box 2988 Frank L. McNiff, president, (512) 659-0382	June 14	$1,500,000
Texas National Bank, Victoria 2702 N. Navorro, 77901 Thomas C. Tyng, president, (512) 578-3927	Dec. 10	$2,900,000
Weatherford National Bank, Weatherford 101 College Park Dr., 76086 Walter Fant Worthington, president, (817) 599-7351	July 16	$2,000,000
Security Bank NA-Bay Area, Webster 18333 Egret Bay Blvd., 77598 Robert M. Turner, president, (713) 333-1410	Sept. 4	$2,000,000
First National Bank, Whitesboro 2500 Highway 82 East, 76273 Lloyd W. Bults, president, (214) 564-5606	Oct. 19	$2,000,000
Peoples National Bank, Winters Box 578, 79567 Leon Groves, president, (915) 754-5526	May 21	$1,250,000
First National Bank, The Woodlands, The Woodlands 25211 Grogan's Mill Rd., 77380 G.W. Cone, president, (713) 363-8800	Jan. 19	$2,000,000
Wylie Bank, NA, Wylie 303 Highway 78, 75908 Robert L. Taylor, president, (214) 442-6565	Sept. 4	$1,250,000

TEXAS	Date Opened	Initial Capital
International Bank of Commerce NA, Zapata Box 1030, 78076 Renato Ramirez, president, (512) 765-8361	Feb. 6	$2,000,000

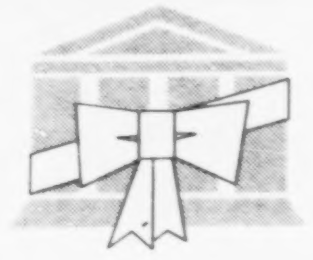
VIRGINIA	Date Opened	Initial Capital
First Virgina Bank - Commonwealth, Grafton 1782 George Washington Hwy, 23692 Jon A. Nystrom, president, (804) 253-2816	Jan. 3	$2,100,000
First National Bank, Louisville, Richmond 7798 Carousel Lane, 23229 Morton Boyd, president, (804) 346-4100	May 4	$5,150,000
Sailors & Merchants Bank and Trust, Vienna 133 Maple Ave., 22180 Richard B. Green, president, (703) 255-3400	Aug. 13	$2,750,000

WASHINGTON	Date Opened	Initial Capital
Bank of Northshore, Bothell 10304 Main St., 98911 Carl Forssen, president, (206) 485-2265	Oct. 1	$1,500,000
Columbia Valley Bank, East Wenatchee 199 Valley Mall Parkway, 98801 Bill Scaife, president, (509) 884-1508	Dec. 31	$1,500,000
American First National Bank, Everett 6920 Evergreen Way, 98203 Thomas H. Rainville, president, (206) 353-1234	Sept. 17	$1,750,000

WEST VIRGINIA	Date Opened	Initial Capital
First Community Bank, Oceana National, Oceana Box 1680, 24870 Sam Clark, president, (304) 682-8244	July 2	$2,189,859

WISCONSIN	Date Opened	Initial Capital
Independence Trust Co., Waukesha 235 West Broadway, 53186 Bruce Salome', president, (414) 542-5117	May 1	$300,000

WYOMING	Date Opened	Initial Capital
American National Bank of Eastridge, Casper Box 9440 William W. Woodworth III, president, (307) 234-1234	Feb. 2	$1,250,000
The Wyoming National Bank of West Casper, Casper Box 2480, 82602 Gary L. Wickman, president, (307) 237-4000	May 4	$1,000,000
Frontier Bank of Laramie County, Cheyenne 1501 South Greeley Highway, 82007 James L. Hunnicut, president, (307) 637-7244	Aug. 7	$1,250,000
Western Bank of Cheyenne, Cheyenne 1525 East Pershing Blvd., 82001 John C. Macleod, president, (307) 637-7333	May 30	$1,000,000
American National Bank of Evanston, Evanston 50 Yellowcreek Rd., 82930 Dan Ollar, president, (307) 789-1920	Nov. 2	$1,000,000
Hulett National Bank, Hulett Box 98, 82720 James O. Aplan, president, (307) 467-5261	Feb. 28	$750,000
Lovell National Bank, Lovell Box 277, 82431 Gary E. Jinks, president, (307) 548-2751	Oct. 18	$800,000
Sheridan National Bank, Sheridan Box 6268, 82801 Joseph R. Lyman, president, (307) 672-0705	Feb. 3	$1,000,000



New Federal Credit Unions of 1984

Compiled by **American Banker** Copyright 1985

ALABAMA	Date Chartered	Potential Members
City of Auburn, AL FCU, Auburn	March 16	675
Prichard FCU, Prichard	Jan. 27	39,541

ARKANSAS	Date Chartered	Potential Members
SEARK FCU, Dermott	Jan. 25	622
North Arkansas FCU, Flippin	Jan. 30	11,334
Arlington Hotel FCU, Hot Springs	Aug. 14	300

CALIFORNIA	Date Chartered	Potential Members
California Service Station Assn. FCU, Concord	April 23	7,345
East Bay Gardener's FCU, Oakland	Sept. 27	1,000
Orange County Building Trades, Orange County	June 27	45,000
Mid City Southeast FCU, San Diego	June 20	27,693
San Diego Firefighters FCU, San Diego	April 23	729
Mobilehome Owners, San Juan Capistrano	Aug. 6	5,000
Continental Association of Resolute Employers, San Rafael	Sept. 27	25,000
Viking Employees FCU, Santa Clara	April 23	1,929

CONNECTICUT	Date Chartered	Potential Members
Post-Telegram Employees, Bridgeport	April 19	500
Fort Trumbull, New London	June 14	8,000
Stamford Municipal Employees, Stamford	Dec. 17	6,000
TORMANCO Employees, Torrington	June 29	3,000

DELAWARE	Date Chartered	Potential Members
Delmarva FIFE FCU, Houston	July 16	7,200

FLORIDA	Date Chartered	Potential Members
South Okeechobee Community Development FCU, Belle Glade	Aug. 30	33,900
First South Florida FCU, Orlando	April 5	27,000
Florida Food Services FCU, Orlando	June 19	5,270
I.M.A. FCU, St. Petersburg	Jan. 9	10,330

GEORGIA	Date Chartered	Potential Members
SPC FCU, Atlanta	Oct. 31	600
Griffin-Spalding FCU, Griffin	June 11	1,000

HAWAII	Date Chartered	Potential Members
AmTrust FCU, Honolulu	May 16	10,000

IDAHO	Date Chartered	Potential Members
Atomic Workers, Idaho Falls	March 22	30,000

ILLINOIS	Date Chartered	Potential Members
Most Worshipful Prince Hall Grand Lodge of Ill. FCU, Chicago	May 29	5,000
Machinist FCU, Oak Park	Dec. 4	40,000
Construction Equipment FCU, Peoria	May 1	147,730

INDIANA	Date Chartered	Potential Members
Independent FCU, Anderson	Dec. 6	20,845
Teamsters Local 135 Membership FCU, Bargersville	Jan. 18	12,000
Wavetek Employees FCU, Beech Grove	Feb. 17	891
Howard County Farm Bureau Cooperative FCU, Kokomo	April 19	1,000

KENTUCKY	Date Chartered	Potential Members
Bowling Green FCU, Bowling Green	April 17	600
University of Kentucky FCU, Lexington	Nov. 16	10,000

LOUISIANA	Date Chartered	Potential Members
Holy Ghost Faith FCU, Opelousas	May 23	900

MAINE	Date Chartered	Potential Members
Family, Westbrook	April 6	34,000
Telco of New England,	Dec. 20	6,000

MARYLAND	Date Chartered	Potential Members
CCACC FCU, Bethesda	July 13	1,400
Free Gospel Church of Christ FCU, Coral Hills	Dec. 21	3,000
Trinity FCU, Salisbury	Dec. 21	2,000

MASSACHUSETTS	Date Chartered	Potential Members
G.T. & D. Employees, Greenfield	Jan. 23	500
Babson Students, Wellesley	Oct. 11	4,200

MINNESOTA	Date Chartered	Potential Members
Hmong American FCU, St. Paul	Oct. 22	10,000

MISSISSIPPI	Date Chartered	Potential Members
Trade Centers FCU, Biloxi	Feb. 10	2,000

MISSOURI	Date Chartered	Potential Members
Missouri Student FCU, Columbia	Sept. 21	27,000

NEW JERSEY	Date Chartered	Potential Members
Glen Oakes Village Owners, Glen Oakes	Sept. 12	3,000
Newark Latin America, Newark	Nov. 7	23,000
New Community, Newark	Dec. 19	5,000
T-Bar Employees, Newark	Nov. 30	550
St. Andrew Kim, Orange	May 3	1,200
Hispanic American, Passaic	Sept. 11	3,000
Chilton Memorial Hospital, Pompton Plains	Oct. 30	900
Healthcare Employees, Princeton	Sept. 14	51,989
Warner Cosmetics Employees, Somerset	Jan. 5	600
Z.M.H Employees, Willingboro	July 18	1,200

NEW YORK	Date Chartered	Potential Members
Nationwide Tenants, Bellerose	Sept. 14	200,000
Seneca Nation of Indians Emp., Irving	Aug. 10	520
Wallkill Can, Middletown	April 4	1,500
J.U.R.I., New York	March 23	2,000
Local 144 S.E.I.U., New York	Jan. 13	25,000
Twenty First Century, New York	June 26	1,700
WAITUNG BO, New York	Feb. 24	3,500
South Ozone Park Community, Queens	July 10	16,446
Roosevelt Long Island, Roosevelt	Aug. 27	25,000

NORTH CAROLINA	Date Chartered	Potential Members
GMH FCU, Gastonia	Feb. 3	1,200
Cannon Mills Company Employees FCU, Kannapolis	May 3	22,000
LOFOL FCU, Laurinburg	March 28	850
ITT Telecom FCU, Raleigh	Oct. 10	3,100
North Carolina Press Association FCU, Raleigh	Aug. 8	6000

PENNSYLVANIA	Date Chartered	Potential Members
Trouvaille FCU, Ardmore	April 16	400
SS Peter & Pal Byzantine Rite FCU, Bethlehem	April 16	300
M.B.E. FCU, Chester	May 22	650
SBADV FCU, Collingdale	June 8	2,000
Westinghouse Gettysburg FCU, Gettysburg	April 25	600
Bucknell University Employees FCU, Lewisburg	July 6	2,000
Allen AME FCU, Philadelphia	April 4	400
MARKDATA FCU, Pittston	Jan. 16	310
BEAP FCU, Wilkes-Barre	May 22	650

SOUTH CAROLINA	Date Chartered	Potential Members
BMA Credit Association FCU, Greenville	April 23	1,575

TEXAS	Date Chartered	Potential Members
Fil-Am, Dallas	Dec. 3	6,000
St. Phillips Missionary Baptist Church, Dallas	May 7	350
Beth-Eden, Fort Worth	Oct. 29	1,486
Southeast Fort Worth, Fort Worth	June 26	47,227
Asian Business, Houston	Aug. 17	569
Ilocano Club, Houston	Feb. 3	500
Inter-Church, Houston	May 18	120,000
Texas Association of Public Accountants, Houston	Oct. 17	2,100
ICI Bayport, Pasadena	Oct. 29	350
Maintenance Workers, San Antonio	July 25	1000

VIRGINIA	Date Chartered	Potential Members
T.I. FCU, Arlington	March 2	1,350
Fishing Bay FCU, Deltaville	Aug. 8	7,719
ROCCO Employees FCU, Harrisonburg	Aug. 20	2,000

WASHINGTON	Date Chartered	Potential Members
Kitsap FCU, Bremerton	April 2	34,000
Peninsula FCU, Lake Bay	May 22	27,444

WEST VIRGINIA	Date Chartered	Potential Members
Eastern Panhandle FCU, Martinsburg	June 20	1,411
Natrium Employees FCU, New Martinsville	Feb. 13	880

Nation's 100 Smallest Banks Say They Feel Fine

Continued from Page 1

or in net income. And for those banks where data for two years were available, they had across-the-board gains far exceeding those of the 300 largest banks.

These are some of the findings of the *American Banker* survey of the 100 smallest insured commercial banks in the United States. The data are as of June 30, 1984, and, unlike last year's listing, only those banks are included that have operated for at least three years. The banks are ranked by deposits in ascending order.

Some of these smallest banks, which are predominantly family owned, have received offers to sell their business to larger banks. But they have not felt it necessary to merge to remain competitive.

Further, because their clientele has little need of specialized services, the 100 smallest banks have no reason to jump on the bandwagon of the deregulated product. For the customer who may need a special service, it can be arranged through another bank, and probably at a lower cost simply because these banks don't have to worry about pleasing a crowd of shareholders.

Though these banks are situated in farming communities, most have not suffered the agricultural crises of larger banks. Officers of these banks gave several reasons for avoiding the problems sweeping the farm belt, but one of the primary reasons is because of their size.

For despite being located in rural areas, "these banks," says Weldon Barton, agricultural representative of the Independent Bankers Association of America, "may not be explicitly engaged in commercial agricultural lending." Because they are small, they may be spared the credit crunch of other, midsize agricultural banks.

"With a limit of 10% of capital lending to an individual," Mr. Barton explained, "the loans these banks make would generally be too small for an actual commercial agricultural loan. The loan may be to a person who lives on a small farm, but it is being paid off [by income from] a nonfarm job."

First National Bank, Homer, Ill. — located in the agricultural region of central Illinois, and the largest of the smallest — has resisted buyout offers, the deregulated environment, and the agricultural crisis that many rural farmers and bankers have been suffering through.

According to Jim Fish, vice president and cashier, 90% of the bank's lending is agricultural. "But we haven't been hit by the current crisis. We're located in a very good agricultural area and, to my knowledge, there's never been a crop failure."

Mr. Fish went on to say that most of the farmers the bank serves are in good shape, pointing out that "most of the land is owned by them and has been handed down from generation to generation. Very little of it is mortgaged."

First National Bank, tops among the smallest in net income, with $243,000, and return on assets, with 10.83, does not offer any special services and only provides a passbook savings account. "We run our CDs from a correspondent bank, so our expenses are considerably lower than some other local banks," Mr. Fish pointed out.

Commercial Lending Too

Severy State Bank in Kansas, located approximately 70 miles southwest of Witchita, is another bank heavily involved in agricultural lending, but this one also engages in commercial lending. "As a matter of fact, the number of our small business loans is slightly higher than the number of our ag loans," said James L. Garver, chairman, president, and owner of 85% of the bank's stock.

Severy State Bank, the 12th smallest, is another bank that has not been hurt by the current farming crisis, as evidenced by an ROA of 9.61% and a return on equity of 56.27%. This makes it second and first, respectively, in these two categories among the smallest 100.

The Flint Hills area, Mr. Garver explained, "is big pasture country, and a lot of those old boys didn't buy cattle this year," so that they didn't have to increase their debt. "They're not hurting as bad as in western Kansas," which primarily grows grain.

Commenting about the farm lending problems, Mr. Garver pointed out that David Stockman, the director of the Office of Management and Budget, had made a good point about previous agricultural lending. The loans were made in the belief that there would be continued expansion. Then when crop levels declined, farmers found themselves indebted and without a way to pay off the loans. "If you're going to borrow $100,000 for a tractor, you should be sure you will have the means to pay it back," he said.

Mr. Garver, who has also had offers to sell his bank, doesn't worry about big banks moving into his business area. Even though the Kansas legislature will probably allow for multibank holding companies, he is sure there "will never be branch banking in Kansas.

"Branch banks would be a threat. We endorse local ownership and operation of banks. Branch banks could lead to cutthroat competition that might never touch the branch but would hurt the local bank."

Severy has a population of about 500, and Mr. Garver has run the bank for 38 years. "They'll only take this bank over my dead body," he said.

Another bank that primarily engages in farm lending but has felt little of the much publicized agricultural pinch is Frenchman Valley Bank, Pallisade, Neb. Bank president Viron Baxter pointed out that "because of our size, we can't make large loans that will make much of a difference to any one person," which could account for the 15th smallest bank's lack of agricultural lending problems. "We have been able to take care of our farmers," Mr. Baxter said.

Frenchman Valley Bank posted large across-the-board increases from midyear 1983 to midyear 1984, including deposit growth of 56.7%, to $1.5 million. Assets were up 51.7% to $1.7 million, and net income rose 29.4% to $22,000. The bank is among the oldest of the smallest, having started operations in 1887.

Not So Lucky Barwick

Not so lucky is the 80th smallest bank, Barwick Banking Co., Ga. It has been feeling the pressure of the agricultural cash problems as well as the threat from large banks. Despite being located in a small town (Barwick's population is about 400) 20 miles north of the Florida-Georgia border, Barwick has been approached by "several south Florida banks," according to Bonnie Jones, vice president.

The bank does not offer most of the new special services or products. But it led the smallest with a staggering 307.4% gain in five-year deposit growth, to $3.1 million.

Not all of the smallest banks are agricultural lenders in small, rural communities. Pueblo Boulevard Bank in Colorado, 96 in today's listing, is located in a city of approximately 102,000. It led the smallest banks in net loans, with $2.7 million.

President Bill Kaad described the bank as a consumer bank "with a general combination of lending — commercial, consumer, automobile, and some real estate — but none of them with more than five years' maturity."

Mr. Kaad said Pueblo Boulevard has competed successfully with the larger banks, pointing out that there are nine banks owned by holding companies in Pueblo and two independent banks. There's been no pressure to merge the bank, which opened in 1980.

"We are a full-service bank. We offer CDs and a discount brokerage service. We only offer credit life insurance," and because of the specialized

➽ **Smallest: Page 31**

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the survey of the **100 Smallest Banks in the U.S.** that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How would you **change** the tabulation to make it more useful? What would you add?

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(2.) What do you like **best** about this tabulation?

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(3.) What do you like **least** about this tabulation?

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(4.) **How** do you use this information in your work?

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(5.) What **new** statistical survey would you like to see?

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Name (optional)____________________
Title____________________
Company____________________
Address____________________
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Phone____________________

LEGAL ADVERTISING

Partnership Notices

Substance of Certificate of Limited Partnership filed in New York County Clerk's office 2/28/85 of TIFFANY PLACE ASSOCIATES, principal office 341 Madison Ave., NY, NY. Business: general contractor in real property. Term: until Dec. 31, 2025 unless sooner terminated per Partnership Agreement. General Partner (GP): Leslie M. Westreich, 210 W. 90th St., NY, NY. Limited Partner (LP): David Fleming, 46 W. 65th St., NY, NY, cash only contribution $100. No additional contributions required of LP. LP's contribution returned upon his withdrawal as LP and substitution of one or more LPs in his place. LP has no right to assign interest. Only GP has right to admit LPs. Partnership dissolves upon death, retirement or insanity of GP. No priority among partners as to contributions or compensation by way of income. LP has no right to demand and receive property other than cash in return for contribution. Profits/losses allocated 50% to GP, 50% to LP.

ANDREWS AVENUE ASSOCIATES, c/o James V. Bashian, Esq., 250 W 57 St., NYC. Substance of Certificate of Limited Partnership filed in New York County Clerk's Office Feb. 4, 1985. Business: Own real estate. General Partners: James V. Bashian, 418 E 81 St., NYC; Michael Derian, 110-15 71 Rd., Forest Hills, NY. Limited Partners, Contribution and Share of Profits: James V. Bashian, $7,500., 50%; Michael Derian, $7,500., 50%. Term: Until Dec. 31, 2084. No additional contributions agreed to be made. No limited partner may substitute an assignee in his place without the consent of the general partners. Additional limited partners may be admitted. Upon the death, retirement, insanity, dissolution or bankruptcy of a general partner, the remaining general partner may elect to continue the business. Limited partners have no right to demand or receive property other than cash in return for their contribution. No priority among limited partners.

DEECO PARTNERS C/O Dunlevy & Co., 477 Madison Ave., New York, N.Y. Substance of Certificate of Limited Partnership filed in New York County Clerk's Office on January 18, 1985. Business: To be a general partner of a limited partnership formed for the purpose of making equity or equity related investments in existing businesses within the United States. General Partner: Dunlevy Managers, Inc. Limited Partner: Jerome P. Dunlevy. Cash Contribution of each Partner: $100. Partnership will terminate on December 31, 1998. Limited Partner share of profits or other compensation by way of income equal to the ratio of Limited Partner capital contribution to total Partnership capital contributions. General Partner may admit additional Limited Partners. No Limited Partner right of priority as to contributions or compensation by way of income. Business of Partnership may be continued upon the death, retirement, insanity or dissolution of a General Partner.

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30 EAST 85TH STREET COMPANY, c/o Donald Zucker, 101 W 55 St., NYC. Substance of Certificate of Limited Partnership filed in New York County Clerk's Office Feb. 28, 1985. Business: Own, manage or lease certain real property. General Partners: Donald Zucker, 111 Barrow St., NYC; Joseph Slifka, 870 Fifth Ave., NYC. Limited Partners, Contributions and Share of Profits: Donald Zucker, 111 Barrow St., NYC; Sylvia Slifka, 870 Fifth Ave., NYC, $490., 49%. Term: Until Dec. 31, 2035 unless sooner terminated. No provision made for additional contributions. No time agreed upon for the return of contributions. A limited partner may assign his interest upon the terms and conditions of the Agreement. Additional limited partners may be admitted. No priority among limited partners except as provided in Agreement. No limited partner may demand or receive property other than cash in return for his contribution.

Auction Notices

R. Ezersky sells R/T/I 3/13/85 at 11:45 a.m. at 325 E. 149th St. 1980 Cadillac #6D696A9162279 re: EVI Inc., 1978 Cadillac #6D69S8E635380 re: Z.M. & G.C. Cooper Outlaw, 1982 Datsun #JN6SD02S6CW102347 re: R.H. Raham, 1980 Oldsmobile #3X37NAM258944 re: M.D. Vazquez, 1977 Buick #4S07C72710716 re: C. Brooks, 1983 Chevrolet #1G1AP8719DN143978 re: V.A. Gemmola, 1977 MG #GHN5UH440625G re: M. Beltran, 1975 Oldsmobile #3J29K5D159203 re: F. Rodriguez, 1978 Oldsmobile #3Z57K8M724180 re: J. Stafford, 1971 Renault #R11538685190 re: R. Delgado. Published 2/27, 3/6/85.

LEGAL ADVERTISING

Auction Notices

Edward F. Fazio, auctr. sells 9 a.m. 2/8/85 at 279 10th Ave. 1975 Chevy 1H57H5B518678 re: H. Torres, 1973 Jeep J3F835TH24377 re: J.A. Pritchard. 10:30 a.m. at 433 Amsterdam Ave. 1976 Chevy 1N39L6J114277 re: G. Aquiles. 12 p.m. at 1898 Boston Rd. 1978 Ford S/W 8B74H173684 re: S.A. Cisneros. 12:30 p.m. at 1828 Webster Ave. 1978 Ford E14BBBJ4705 re: W. Lurie. 1:30 p.m. at 126-02 Roosevelt Ave. 1978 Ford 8W82L226701 re: L. Colon. 1979 Volvo VC2645M1082079 re: E. Ruiz, 1978 Chevy 1X27U8T149629 re: M.T. Tavares. 2:30 p.m. 61-19 Northern Blvd. 1974 MG GHN5UE347401G re: R.L. Poncel. 3:00 p.m. at 55-11 Northern Blvd. 1978 Datsun WHLD810821796 re: R. Hirschman. 3:30 p.m. at 243 India St. 1983 BMW WBAAA7100D9141304 re: P. Berger. 5:00 p.m. 1375 E. 18th St. 1979 Dodge B36JE9K34079B re: L. Hall. Published 2/27, 3/6/85.

The Big Guys' Woes Pass by the Nation's Smallest Banks

Continued from Page 30

skills required for other services, Mr. Kaad doesn't anticipate expanding into all product areas. "We're not skilled enough," he said. "But I wonder just how profitable they [deregulated products and services] are."

Little Need of 'Liberation'

For the most part, it appears these small banks have little need of the "liberation" offered by deregulation. Forty-five banks in this year's survey were also included in last year's. For those banks as a group, deposits increased 9.1% to $78.7 million; assets rose 12.1% to $101.6 million; and net income soared 44.2% to $1.6 million. In contrast, the top 300 commercial banks' deposits increased only 2.2% at June 30, 1984.

Steve Verdier, legislative counsel for the IBAA, believes that the performance of these few banks "just goes to show that small is better."

Mr. Verdier said these banks, with their strong community support, will tend to be stronger.

In commenting on the lack of a threatened atmosphere among the smaller banks, Mr. Verdier believes that though it is a "typical response" from the small and rural banks, small banks are not usually targeted for acquisition.

"Who needs a little bank in a little community?" Mr. Verdier asked. "Someone who owns his own bank isn't really going to be worried about a big bank coming in to acquire them. There is an aggressive, macho-character among our members."

The midsize and suburban banks, though, would have greater cause to worry, since they are more attractive acquisition targets and have to compete head to head with the banking giants, Mr. Verdier notes.

However, if there is unrestrained interstate and branching growth by the larger banks, Mr. Verdier stated, then there could be a "system of a few very large banks and a few very small banks." He echoed Mr. Barton's comments that because of their size the small banks could survive in such an environment, but he also questioned if it would be a good system.

Other Survey Findings

- The average bank in today's listing has deposits of $2.4 million; assets of $2.9 million; equity is $508,650; loans are $1.2 million; and net income is $31,370.
- The First National Bank, O'Donnell, Tex. — No. 90 in the listing — was No. 1 in assets, with $4.8 million. It was also No. 1 in equity, with $1.6 million. Following in assets were: First National Bank, Homer, Ill., with $4.5 million; and Pueblo Boulevard Bank, Colo., with $4.2 million. Following in equity were: Uinta County State Bank, 62nd on the list, with $1.6 million, and the 59th ranked Sandia State Bank, Alice, Tex., which had $1.3 million in equity.
- The top earners were the First National Bank, Homer, Ill., with a net income of $243,000; the Bank of Billings, Mont., 54th ranked, which earned $177,000; and 77th ranked National Bank of Roxbury, N.Y., with $161,000.

The best in ROA were: the First National Bank, Homer — 10.83%; Severy State Bank, Kan., No. 12 — 9.61%; and Security State Bank, Sumner, Neb., No. 7 on the list — 9.08%. In ROE: Severy State Bank — 56.27%; the 51st ranked Citizens Bank, Goodman, Wis. — 46.94%; and the 18th ranked State Bank of Liberty, Neb. — 44.64%.

- The highest five-year deposit growth was held by Barwick Banking Co., Ga., with a 307.4% growth. Second was the 78th ranked Platteville State Bank, Colo., which soared with 255.4%. And third was the 60th ranked Bank of Kensett, Ark., with a 216.8% increase.
- The oldest banks in the listing are: 41st Hubbell Bank, Neb., which opened in 1881; three banks opened their doors in 1884; Bank of Talmage, 20th on the list; State Bank of Alexandria, 67th — both in Nebraska; and State Bank of Burden, Kan., 86th.
- In all, 13 banks in today's listing began operations in the 1800's, seven of which are in Nebraska.
- Nebraska and Kansas were the most represented states, each with 16 of the smallest banks. Texas was third with nine, Illinois was fourth with eight, and Missouri was fifth with seven.

The data for the listing were provided by Data Resources Inc., with headquarters in Lexington, Mass. ■

Fahey to Retire As CBT President

HARTFORD, Conn. — Joseph F. Fahey Jr. is retiring from his positions as president of the CBT Corp., chairman of the board of the Connecticut Bank & Trust Co., and as a director of both companies, effective at CBT's annual meeting April 19.

Mr. Fahey, 59, who is retiring after 35 years with CBT and its predecessor banks, said, "an approriate time has come to explore other business and social service opportunities."

Mr. Fahey will continue as a consultant to the bank holding company.

It is anticipated that Walter J. Connolly Jr., 55, and Gordon I. Ulmer, 52, will reassume, respectively, the titles of chairman and president of the corporation and the bank, which they held prior to 1983.

Mr. Connolly is chairman of CBT and Mr. Ulmer is president of Connecticut Bank & Trust.

Wayne R. Moore, president and chief executive officer of Moore Special Tool Co., Inc., Bridgeport, has been nominated as a director of the holding company and bank at the annual meeting.

Mr. Fahey has served as bank chairman since Dec. 31, 1982. Before that, he had served as chairman of the board and president of the State National Bancorp and the State National Bank of Connecticut.

SEC Enforcement Names Lynch Acting Director

Washington Bureau

WASHINGTON — Gary Lynch, associate director of the Securities and Exchange Commission's enforcement division, has been named acting director of the division.

Mr. Lynch joined the commission in 1976. He is considered the leading candidate to permanently replace former enforcement chief John Fedders, who resigned last week after several newspapers revealed allegations that he had physically abused his wife. ■

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100 Smallest Insured Commercial Banks in the U.S. *

Based on Total Deposits on June 30, 1984

(Dollar Figures in Thousands)

Rank		Deposits 12/31/84	Assets 12/31/84	Equity Capital 12/31/84	Loans (Net) 12/31/84	Net Operating Income-First Half 1984 (a)	Return on Assets (%)	Return on Equity (%)	5-Year Deposit Growth	Year Established
1	Bank of Lowes, Ky.	581	892	311	272	0	0.00	0.00	98.31	1904
2	Bank of Plato, Mo.	781	987	206	125	5	1.01	4.85	83.35	1907
3	First State Bank, Thornton, Tex.	841	1,046	205	433	43	8.22	41.95	131.41	1946
4	Dorsey State Bank, Abbeville, Ga.	915	1,155	240	306	28	4.85	23.33	109.06	1925
5	State Bank of Firth, Neb.	929	1,212	283	529	50	8.25	35.34	109.04	1966
6	Ashton State Bank, Neb.	973	1,474	501	757	29	3.93	11.58	90.01	1908
7	Security State Bank, Sumner, Neb.	1,117	1,696	575	749	77	9.08	26.78	70.56	1893
8	State Bank of Du Bois, Neb.	1,248	1,657	379	398	48	5.79	25.33	69.88	1886
9	Deepwater State Bank, Mo.	1,273	1,578	305	720	39	4.94	25.57	85.21	1906
10	Bank of Hunnewell, Mo.	1,356	1,735	379	1,039	24	2.77	12.66	92.50	1928
11	Platte Center Bank, Neb.	1,392	1,574	178	653	16	2.03	17.98	119.48	1944
12	Severy State Bank, Kan.	1,423	1,727	295	321	83	9.61	56.27	87.73	1900
13	First State Bank, Portis, Kan.	1,462	1,768	266	835	38	4.30	28.57	182.75	1904
14	Oakwood State Bank, Tex.	1,477	1,864	390	284	61	6.55	31.26	110.55	1900
15	Frenchman Valley Bank, Palisade, Neb.	1,503	1,721	210	925	22	2.56	20.95	111.00	1887
16	Delta State Bank, Elaine, Ark.	1,510	2,471	961	422	21	1.70	4.37	85.21	1948
17	D'Hanis State Bank, Tex.	1,546	2,412	866	488	71	5.89	16.40	73.20	1916
18	State Bank of Liberty, Neb.	1,563	1,787	224	822	50	5.60	44.64	122.68	1945
19	Farmers Bank, Blairstown, Mo.	1,565	2,030	410	1,102	33	3.25	16.10	70.21	1909
20	Bank of Talmage, Neb.	1,600	2,845	1,221	405	110	7.73	18.02	96.79	1884
21	Farmers State Bank, Alto Pass, Ill.	1,618	1,958	340	542	39	3.98	22.94	105.41	1910
22	Security State Bank, Ansley, Neb.	1,673	2,286	613	1,034	103	9.01	33.61	84.45	1915
23	Morley State Bank, Mich.	1,791	1,948	155	410	(33)	(3.39)	(42.58)	147.41	1914
24	Ramona State Bank, Kan.	1,841	2,236	395	1,376	65	5.81	32.91	169.21	1903
25	Empire State Bank, Layton, Utah	1,845	2,447	579	1,091	(73)	(5.97)	(25.22)	N/A	1980
26	State Bank of Table Rock, Neb.	1,857	2,810	893	944	107	7.62	23.96	80.53	1885
27	Walton State Bank, Kan.	1,871	2,160	252	1,303	11	1.02	8.73	177.01	1907
28	Somerville National Bank, Ohio	1,874	2,392	518	1,285	45	3.76	17.37	84.49	1910
29	Farmers State Bank, Clyman, Wis.	1,897	2,200	303	938	4	0.36	2.64	131.01	1911
30	Valley View Bank, La Crosse, Wis.	1,951	3,199	871	1,975	(55)	(3.44)	(12.63)	N/A	1981
31	West Point Bank, Ky.	1,988	2,512	524	963	35	2.79	13.36	85.50	1914
32	First National Bank, Lipan, Tex.	1,990	2,413	406	1,181	60	4.97	29.56	85.67	1907
33	Bank of Seligman, Mo.	1,993	2,215	222	501	20	1.81	18.02	136.41	1906
34	Farmers State Bank, Simpson, Kan.	2,059	2,208	119	870	11	1.00	18.49	148.77	1909
35	Bank of Leeton, Mo.	2,091	3,318	1,127	1,181	83	5.00	14.73	94.62	1896
36	J N Beatty & Co Bankers, Manzanola, Colo.	2,203	3,104	551	2,231	30	1.93	10.89	123.28	1897
37	Cedar Key State Bank, Fla.	2,230	2,636	405	1,475	33	2.50	16.30	116.27	1912
38	Farmers State Bank, Ypsilanti, N.D.	2,243	2,957	714	364	78	5.28	21.85	78.95	1909
39	Hardin County State Bank, Cave in Rock, Ill.	2,286	2,945	657	784	42	2.85	12.79	129.67	1903
40	State Bank of Plevna, Kan.	2,293	2,649	355	694	3	0.23	1.69	134.09	1900
41	Hubbell Bank, Neb.	2,313	2,667	225	1,917	20	1.50	17.78	121.48	1881
42	Jones County Bank, Haddock, Ga.	2,330	2,552	222	1,037	(9)	(0.71)	(8.11)	129.44	1905
43	Farmington State Bank, Wash.	2,361	2,858	497	1,818	(4)	(0.28)	(1.61)	179.68	1929
44	Home State Bank, Arcadia, Kan.	2,378	2,875	496	152	(47)	(3.27)	(18.95)	89.87	1908
45	Equality Bank, Evansville, Wyo.	2,382	3,450	1,033	1,868	(143)	(8.29)	(27.69)	69.67	1977
46	Farmers State Bank, Ludell, Kan.	2,419	2,722	303	1,334	(11)	(0.81)	(7.26)	117.26	1919
47	State Bank of Saybrook, Ill.	2,424	2,738	211	2,022	14	1.02	13.27	101.76	1943
48	Hereford State Bank, Colo.	2,476	2,707	192	1,309	(39)	(2.88)	(40.63)	104.52	1919
49	Merchants Bank, Bolton, Miss.	2,496	2,915	419	761	29	1.99	13.84	73.33	1910
50	Granger State Bank, Minn.	2,501	2,869	368	1,548	78	5.44	42.39	106.88	1917
51	Citizens Bank, Goodman, Wis.	2,508	2,805	294	1,163	69	4.92	46.94	125.71	1920
52	Grapeland State Bank, Tex.	2,529	3,120	591	1,988	72	4.62	24.37	96.53	1911
53	Eagle State Bank, Neb.	2,538	2,795	242	1,652	21	1.50	17.36	146.79	1974
54	Bank of Billings, Mo.	2,550	3,388	835	1,571	177	10.45	42.40	102.66	1889
55	Citizens State Bank, Edgerton, Wyo.	2,622	2,994	350	1,752	(73)	(4.88)	(41.71)	117.95	1977
56	Sumner National Bank, Sheldon, Ill.	2,656	3,779	1,123	570	60	3.18	10.69	64.00	1902
57	Peoples State Bank, Thompson, Iowa	2,661	3,015	350	2,240	31	2.06	17.71	107.91	1933
58	Bank of Sidney, Ark.	2,661	3,144	481	1,084	10	0.64	4.16	N.A.	1912
59	Sandia State Bank, Alice, Tex.	2,695	3,963	1,268	1,009	92	4.64	14.51	136.32	1912
60	Bank of Kensett, Ark.	2,710	3,724	1,014	76	60	3.22	11.83	216.80	1922
61	Bank of New Jersey N.A., Moorestown, N.J.	2,793	3,921	1,052	17	29	1.48	5.51	N/A	1981
62	Uinta County State Bank, Mountain View, Wyo.	2,805	4,380	1,575	400	128	5.84	16.25	125.11	1919
63	Citizens Bank, Krebs, Okla.	2,857	3,292	400	1,841	(24)	(1.46)	(12.00)	175.49	1902
64	First National Bank, Boynton, Okla.	2,880	3,947	1,067	1,438	75	3.80	14.06	109.51	1902
65	Farmers & Merchants Bank, Sheyenne, N.D.	2,883	3,562	672	1,249	43	2.41	12.80	102.27	1906
66	Vermont State Bank, Ill.	2,883	3,446	558	529	101	5.86	36.20	89.81	1947
67	State Bank of Alexandria, Neb.	2,891	3,167	240	1,935	(17)	(1.07)	(14.17)	181.82	1884
68	First State Bank, Chilton, Tex.	2,894	3,291	358	1,443	16	0.97	8.94	99.83	1909
69	Mattoon State Bank, Wis.	2,897	3,109	209	2,364	18	1.16	17.22	168.63	1906
70	Burns State Bank, Kan.	2,905	3,411	454	2,548	66	3.87	29.07	126.36	1900
71	Bank of Dallas, Wis.	2,920	3,401	477	1,203	0	0.00	0.00	102.38	1903
72	Nekoma State Bank, Kan.	2,961	3,522	549	1,385	63	3.58	22.95	138.30	1916
73	Mayfield State Bank, Kan.	2,994	3,523	402	1,411	35	1.99	17.41	170.31	1908
74	Bank of Garber, Okla.	3,010	3,619	606	788	53	2.93	17.49	97.47	1907
75	Farmers State Bank, Hunter, Kan.	3,030	3,278	248	2,149	(48)	(2.93)	(38.71)	161.26	1917
76	Bank of Gibson, Ga.	3,036	3,425	389	1,267	35	2.04	17.99	182.34	1905
77	National Bank of Roxbury, N.Y.	3,049	3,806	757	1,481	161	8.46	42.54	96.43	1905
78	Platteville State Bank, Colo.	3,057	3,686	595	2,084	29	1.57	9.75	255.39	1979
79	First Bank of Griffithville, Ark.	3,068	3,537	469	532	(39)	(2.21)	(16.63)	116.83	1905
80	Barwick Banking Company, Ga.	3,071	3,400	312	1,784	36	2.12	23.08	307.41	1934
81	Farmers State Bank, Winthrop, Wash.	3,076	3,757	681	2,237	78	4.15	22.91	115.90	1916
82	American State Bank, Homer, Neb.	3,124	3,527	365	1,013	39	2.21	21.37	158.10	1954
83	Farmers and Merchants Bank, Axtell, Neb.	3,142	3,576	434	714	20	1.12	9.22	128.14	1907
84	Farmers State Bank, Shiro, Tex.	3,152	3,429	258	2,033	(129)	(7.52)	N.A.	134.36	1911
85	Bank of Mason, Tenn.	3,171	3,613	442	1,076	(15)	(0.83)	(6.79)	121.26	1902
86	State Bank of Burden, Kan.	3,186	3,481	295	2,127	(137)	(7.87)	(92.88)	123.78	1884
87	Security State Bank of Pillager, Minn.	3,197	3,516	286	2,416	50	2.84	34.97	82.40	1896
88	Falun State Bank, Kan.	3,210	3,500	290	1,930	(86)	(4.91)	(59.31)	122.75	1905
89	Citizens State Bank, Haddam, Kan.	3,219	3,636	417	245	68	3.74	32.61	135.37	1889
90	First National Bank, O'Donnell, Tex.	3,223	4,836	1,605	911	49	2.03	6.11	107.72	1925
91	Laura State Bank, Williamsfield, Ill.	3,224	4,207	756	2,075	44	2.09	11.64	98.56	1904
92	Bank of Hunter, Okla.	3,307	3,440	133	2,390	3	0.17	4.51	170.38	1900
93	Farmers State Bank, Hazelton, Kan.	3,324	3,814	482	2,381	92	4.82	38.17	174.49	1904
94	London State Bank, Minn.	3,326	3,718	383	1,366	80	4.30	41.78	150.23	1908
95	Bank of Overton, Neb.	3,330	3,737	368	2,507	68	3.64	36.96	177.41	1930
96	Pueblo Boulevard Bank, Pueblo, Colo.	3,333	4,224	828	2,690	32	1.52	7.73	N/A	1980
97	Sedgwick County Bank, Julesburg, Colo.	3,342	3,918	533	2,746	(19)	(0.97)	(7.13)	N/A	1981
98	Farmers State Bank, Nerstrand, Minn.	3,343	3,801	374	2,085	44	2.32	23.53	130.33	1906
99	Bank of Kenney, Ill.	3,359	3,911	515	747	(10)	(0.51)	(3.88)	204.69	1978
100	First National Bank, Homer, Ill.	3,376	4,489	1,113	1,874	243	10.83	43.67	90.95	1920

* — Data provided by **Data Resources, Inc., Lexington, Mass.** from the Report of Condition, or Call Report, submitted by banks to the federal regulators. Excludes trust companies, savings banks, and commercial banks operating less than 3 years. (a) — Net operating income is income after taxes, but before securities transactions. Profitabilty ratios are based on net operating income for the first half of 1984 on an annualized basis. N/A — Not Applicable. N.A. — Not Available.

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VOL. CL NO. 52 Friday, March 15, 1985 150th Year

American Banker Top 300

Executive Compensation And Perks

Challenged by fierce competition for expertise in the financial arena, banks have recognized the importance of attractive benefit packages for snaring top talent onto the management team. John Morris looks at the current trends in corporate compensation as part of today's feature section, which includes a list of the top 300 commercial banks, beginning on page 43

AT A GALLOP: Capital funds at the nation's top 300 banks grew at double the rate of assets and two and a half times the rate of deposits last year, according to an *American Banker* survey 1

TODAY

INSURER SUES SEAFIRST: The Seattle-First National Bank has been sued in federal district court by an insurance company that wrote a $55 million directors' and officers' liability policy for Seafirst soon after Penn Square Bank's troubles surfaced 1

SECURITIES DECISION: In a decision that may jeopardize the growing secondary market for certificates of deposit, a federal appeals court has ruled that CDs sold through a brokerage program are securities ... 1

INTERNATIONAL BRIEFING: Though the volume of new international bank lending fell again last year, the total rose sharply because of credit lines to borrowers to back issues of commercial paper, Euronotes, and other marketable debt instruments2

RUNS SPREAD: At least two more state thrifts in Cincinnati experienced runs on deposits a week after a similar run forced the closing of Home State Savings Bank 3

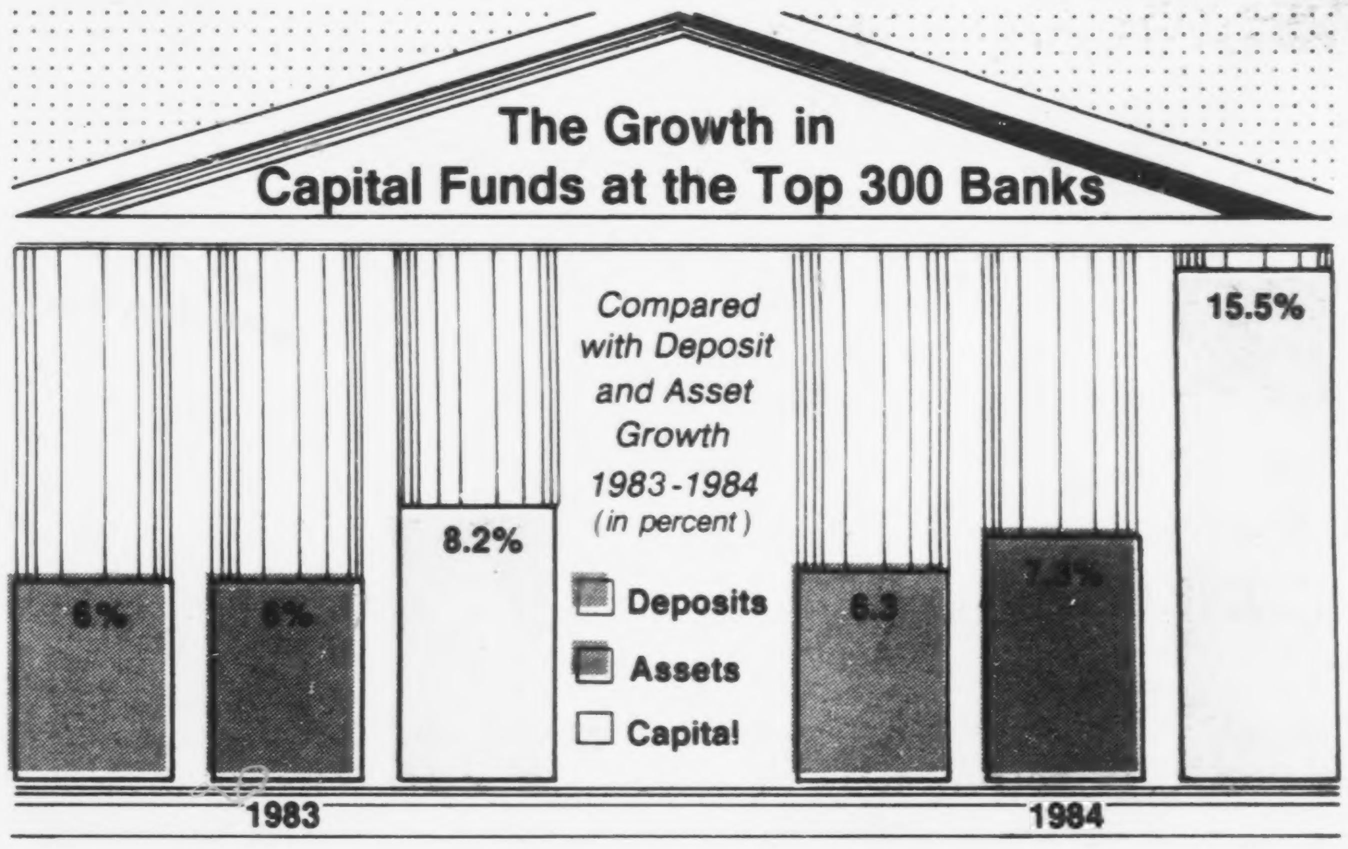
COMMENT: Consultant Peter J. Ostrowski believes higher capital requirements would give an unfair advantage to larger banks 4

NEWS ABOUT THRIFTS: A West Virginia firm will renew its attempt to foreclose on a ski resort.... A New Mexico savings and loan will put full-service branches and ATMs in Safeway stores 56

Top 300 Banks' Total Capital Rose Sharply in '84

Fastest Growing Component Of This Rise Was Debt, Which Shot Up Almost 60%

By L. MICHAEL CACACE



NEW YORK — Total capital funds at the nation's top 300 banks grew twice as fast as total assets and almost two and a half times as fast as deposits last year.

This sharp growth in capital in 1984 helped boost the total-capital-to-assets ratio of the top 300 banks 37 basis points — to 5.81% at yearend 1984 from 5.44% a year earlier. The growth was in line with the new standards set by the federal regulators.

The fastest growing component of total capital was the supplemental capital category, which is made up largely of debt rather than stock. This component grew 59.3% in 1984 and accounted for 29% of the growth in capital funds.

These are some of the findings of the *American Banker's* annual survey of the nation's top 300 banks in both deposits and assets, published today.

Total capital funds were up 14.8% last year at the nation's top 300 banks ranked by deposits. In contrast, the assets of these banks rose by only 7.3% and the deposits by only 6.3%.

Over the period 1980-1983, capital funds at the top 300 banks ranked by deposits rose at an average annual rate

➸ Top 300: Page 58

Appeals Court Says CDs Are Securities If Sold by Broker

By PHILIP T. SUDO

Litigation

NEW YORK — In a decision that may jeopardize the growing secondary market for certificates of deposit, a federal appeals court has ruled that CDs sold through a brokerage program are securities.

The decision, rendered Feb. 21 by the U.S. Court of Appeals for the Second Circuit, has not yet affected the CD activities of either the banking or securities industries. Both have adopted a wait-and-see approach, as the case was remanded to a district court for further proceedings.

New entrants have poured into the secondary CD market recently because the activity — at least prior to the recent appeals court decision — required no licensing. If the instruments are considered securities now, many of these new brokers would be required to secure a license from the Securities and Exchange Commission.

In addition, registered securities dealers would be required under federal law to disclose much more information than they now provide, including their commission fees and the financial condition of the institutions from which they are purchasing the CDs.

The secondary CD market allows brokers to pool high-interest CDs from around the country and sell them to investors at a slightly lower rate. The instruments are insured by the federal government, and may be liquidated in the secondary market before maturity without the usual bank penalty.

The case — Gary Plastic Packaging Corp. v. Merrill Lynch, Pierce, Fenner

➸ Certificates: Page 63

Officer-Liability Insurer Sues Seafirst

Special to the American Banker

SEATTLE — The Seattle-First National Bank has been sued in federal district court here by an insurance company that wrote a $55 million directors' and officers' liability policy for Seafirst soon after Penn Square Bank's troubles surfaced.

Seafirst bought the policy from National Union Fire Insurance Co., Pittsburgh, on Nov. 8, 1982, for $187,000.

The lawsuit contends that Seafirst knew at the time that the $125 million reserve it had established for losses on energy loans was inadequate. The suit notes that Seafirst's nonperforming loans and leases reached $766 million by the end of 1982.

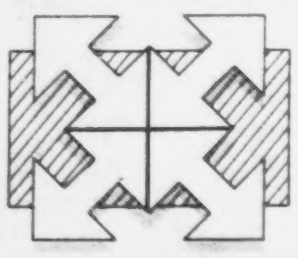
Seafirst, whose energy-loan portfolio reached $1.3 billion in mid-1982, was a large buyer of loan participations from Penn Square, an Oklahoma City bank. With its capital largely wiped out by loan losses, Seafirst was acquired by the BankAmerica Corp. in July 1983. It subsequently decided to become a plaintiff in a lawsuit against former Seafirst officers that originally was brought by shareholders.

National Union in its lawsuit says the policy "was not designed to cover direct actions by Seafirst against its present or former officers and directors, including

➸ Seafirst: Page 63

Trading in Cullen-Frost Halted Amid Rumors

By BART FRAUST


Mergers, Acquisitions

NEW YORK — Over-the-counter trading in shares of Cullen-Frost Bankers Inc. of San Antonio, Tex., was halted amid rumors that the company's planned merger with First City Bancorp. of Texas Inc., Houston, was about to be terminated.

"The stock prices indicate that the deal is dead," said Sandra Flannigan, a Houston-based bank analyst for Paine Webber Inc.

On the New York Stock Exchange at midday Thursday, First City was trading at $16.50, up from $15.75 at the close on Wednesday. Before the National Association of Securities Dealers halted over-the-counter trading in Cullen-Frost, the compa-

➸ Cullen-Frost: Page 62

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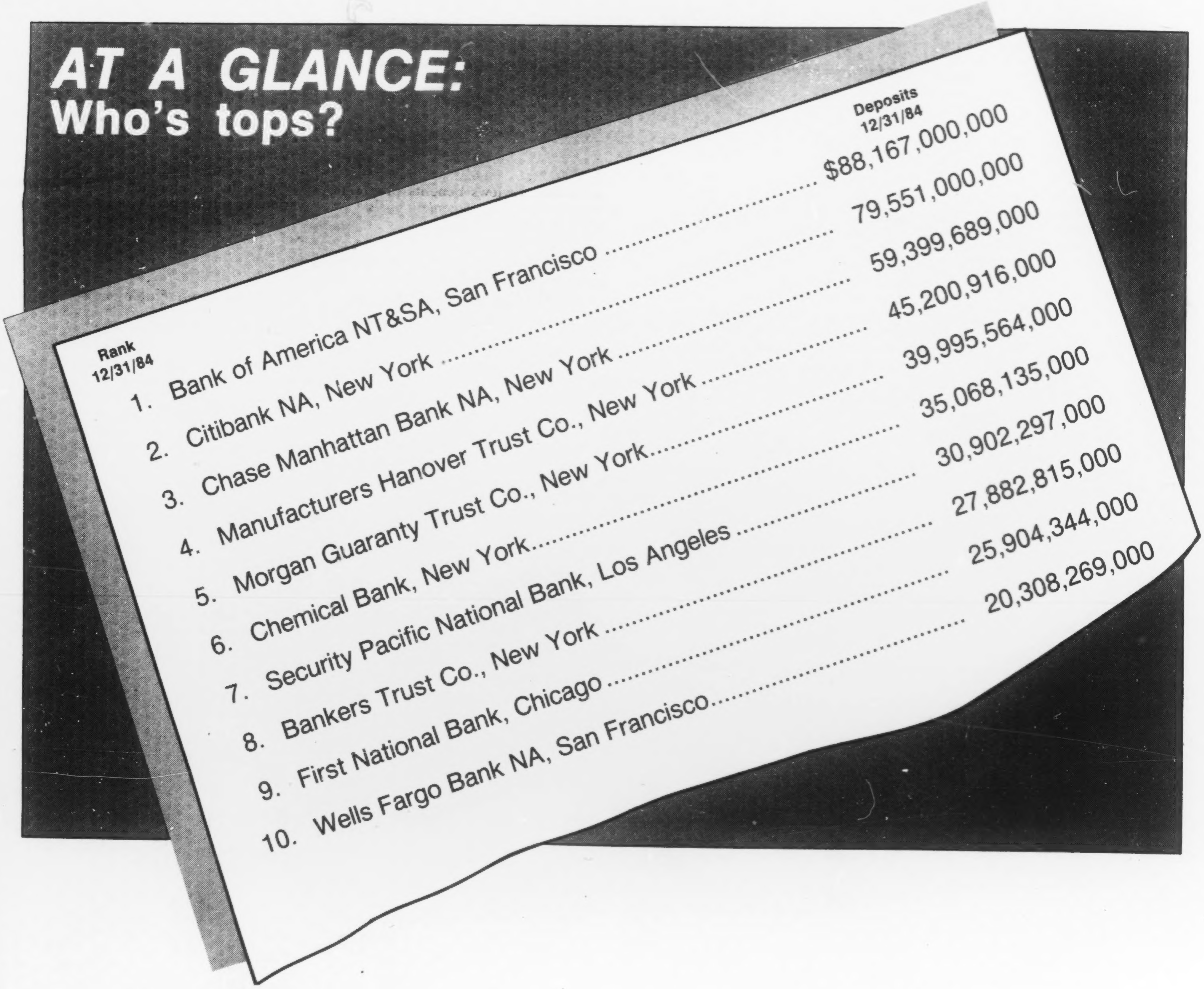

AT A GLANCE:
Who's tops?

Rank 12/31/84		Deposits 12/31/84
1.	Bank of America NT&SA, San Francisco	$88,167,000,000
2.	Citibank NA, New York	79,551,000,000
3.	Chase Manhattan Bank NA, New York	59,399,689,000
4.	Manufacturers Hanover Trust Co., New York	45,200,916,000
5.	Morgan Guaranty Trust Co., New York	39,995,564,000
6.	Chemical Bank, New York	35,068,135,000
7.	Security Pacific National Bank, Los Angeles	30,902,297,000
8.	Bankers Trust Co., New York	27,882,815,000
9.	First National Bank, Chicago	25,904,344,000
10.	Wells Fargo Bank NA, San Francisco	20,308,269,000

The Top 300 Banks in the United States

(EXCLUSIVE OF SAVINGS BANKS)

In Order of Deposits December 31, 1984, Compared with December 31, 1983

Compiled Annually Since 1921 by the American Banker in Cooperation with Polk's Bank Directory

Rank 12/31/84		Deposits		Rank 1983	Gain	Capital (a)		Surplus & Undiv. Profits (b)	
		12/31/84	12/31/83			12/31/84	12/31/83	12/31/84	12/31/83
1	Bank of America NT&SA, San Francisco	88,167,000,000	90,250,018,000	1		1,873,000,000[2]	1,073,092,000	3,437,000,000	3,126,991,000
2	Citibank NA, New York	79,551,000,000	78,392,000,000	2		1,001,000,000[2]	751,000,000	5,567,000,000	5,173,000,000
3	Chase Manhattan Bank NA, New York	59,399,689,000	59,824,598,000	3		1,409,946,000[2]	1,178,871,000[2]	3,488,741,000[3]	2,923,979,000[3]
4	Manufacturers Hanover Trust Co., New York	45,200,916,000	42,186,468,000	4		865,044,000[2]	525,000,000[2]	2,245,383,000	2,165,968,000
5	Morgan Guaranty Trust Co., New York	39,995,564,000	39,419,026,000	5		806,142,000[2]	808,551,000[2]	2,621,180,000	2,406,265,000
6	Chemical Bank, New York	35,068,135,000	33,355,815,000	6		671,810,000[2]	667,185,000[2]	2,290,651,000	1,693,540,000
7	Security Pacific National Bank, Los Angeles	30,902,297,000	27,763,181,000	9	+ 2	895,008,000[2]	647,674,000[2]	1,183,731,000	1,038,644,000
8	Bankers Trust Co., New York	27,882,815,000	24,506,971,000	10	+ 2	735,000,000[2]	471,827,000[2]	1,585,142,000	1,376,597,000
9	First National Bank, Chicago	25,904,344,000	27,854,663,000	8		525,858,000[2]	400,858,000[2]	1,209,062,000	1,224,806,000
10	Wells Fargo Bank NA, San Francisco	20,308,269,000	20,554,485,000	11	+ 1	505,646,000[2]	158,238,000[2]	1,057,398,000[3]	957,270,000[3]
11	Crocker National Bank, San Francisco	18,088,638,000	19,045,237,000	12	+ 1	765,161,000[2]	465,606,000[2]	327,538,000	551,682,000
12	Marine Midland Bank NA, Buffalo, N.Y.	15,924,063,000	16,409,827,000	13	+ 1	433,000,000[2]	308,088,000[2]	762,744,000	698,802,000
13	Continental Illinois Nat'l Bank & Trust Co., Chicago	15,598,568,000	30,082,230,000	7		1,225,276,000	200,000,000	664,766,000	1,630,554,000
14	First Interstate Bank of California, Los Angeles	15,472,833,000	15,266,068,000	14		634,419,000[2]	634,419,000[2]	560,595,000	497,371,000
15	Mellon Bank NA, Pittsburgh	15,002,320,000	12,924,800,000	15		350,194,000[2]	100,194,000	869,564,000	830,213,000
16	First National Bank, Boston	13,069,033,000	11,180,445,000	16		75,200,000	75,200,000	845,360,000	688,026,000
17	Irving Trust Co., New York	11,145,035,000	10,701,228,000	17		553,200,000[2]	478,200,000[2]	499,625,000	454,723,000
18	Bank of New York	10,500,888,000	9,564,834,783	18		116,918,000[2]	118,557,384[2]	568,638,000	524,608,595
19	RepublicBank Dallas NA	9,758,084,000	8,754,883,000	19		211,000,000[2]	211,000,000[2]	610,543,000	463,658,000
20	Republic National Bank, New York	8,274,088,000	7,263,260,000	23	+ 3	355,000,000	355,000,000	920,137,000	551,386,000
21	National Bank of Detroit	8,091,530,000	7,638,307,000	21		175,200,000[2]	75,200,000	626,336,000	594,871,000[3]
22	Southeast Bank NA, Miami	7,589,312,000	6,434,788,000	26	+ 4	200,117,000[2]	156,498,000[2]	328,405,000	288,844,000
23	Valley National Bank, Phoenix	7,415,759,000	6,568,084,000	25	+ 2	42,354,000	42,354,000	410,075,000	370,602,000
24	NCNB National Bank of North Carolina, Charlotte	7,293,063,000	6,608,873,000	24		149,702,000[2]	150,902,000[2]	412,105,000	354,211,000
25	InterFirst Bank Dallas NA	7,105,781,000	7,577,289,000	22		230,000,000[2]	205,000,000[2]	317,011,000	271,902,000
26	National Westminster Bank USA, New York	7,019,218,000	5,746,245,000	31	+ 5	43,471,000[2]	44,571,000[2]	466,158,000	459,691,000
27	Texas Commerce Bank NA, Houston	6,775,313,000	6,243,431,000	28	+ 1	85,000,000[2]	85,000,000[2]	533,387,000	446,813,000
28	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	6,486,164,235	5,825,768,213	30	+ 2	62,860,070[2]	64,210,070[2]	483,705,000	415,707,206
29	Seattle-First National Bank	6,459,583,000	6,311,056,000	27		169,950,000[2]	169,950,000[2]	398,783,000	217,121,000
30	Sovran Bank NA, Richmond	6,245,413,000	5,576,104,000	32	+ 2	50,412,000[2]	50,412,000[2]	454,509,000	404,279,000
31	First City National Bank, Houston	6,060,855,000	7,974,072,000	20		177,500,000[2]	127,500,000[2]	339,119,000	322,396,000
32	Union Bank, Los Angeles	5,943,808,000	6,068,815,000	29		210,845,000	110,845,000[2]	420,519,000	338,401,000
33	European American Bank, New York	5,828,050,000	4,674,868,000	36	+ 3	270,675,000[2]	218,238,000[2]	292,670,000	222,426,000
34	First Fidelity Bank NA, Newark, N.J.	5,735,478,000	1,857,317,000	113	+ 79	106,500,000[2]	25,350,000[2]	318,551,000	129,522,000
35	Comerica Bank-Detroit	5,512,253,876	4,422,965,000	42	+ 7	76,142,000[2]	45,842,000	293,439,052	261,512,000
36	Rainier National Bank, Seattle	5,469,045,000	4,811,956,000	33		111,000,000[2]	111,000,000[2]	258,206,000	217,603,000
37	Harris Trust & Savings Bank, Chicago	5,465,559,000	4,735,607,000	35		100,000,000	100,000,000	311,669,000	258,620,000[3]
38	Citizens & Southern National Bank, Atlanta	5,333,788,000	4,200,268,000	45	+ 7	136,485,000[2]	157,686,000[2]	267,681,000	222,414,000
39	Pittsburgh National Bank	5,171,956,000	4,625,620,000	37		55,849,000	30,849,000[2]	441,923,000	391,651,000
40	Philadelphia National Bank	5,145,043,000	4,363,328,000	44	+ 4	66,423,000[2]	68,415,000[2]	362,478,000	322,130,000
41	MBank Dallas NA	4,953,320,000	3,922,482,000	51	+10	58,162,000[2]	61,700,000	295,274,000	246,949,000
42	Connecticut Bank & Trust Co. NA, Hartford	4,910,866,000	4,523,480,000	39		76,600,000[2]	77,400,000[2]	235,467,000	201,995,000
43	AmeriTrust Co. NA, Cleveland	4,850,226,000	4,565,443,000	38		70,362,000	70,362,000	382,268,000	457,782,000
44	United States National Bank, Portland, Ore.	4,848,037,000	4,399,197,000	43		52,252,000[2]	52,418,000[2]	353,811,000	312,465,000
45	Connecticut National Bank, Hartford	4,795,921,000	3,479,602,000	60	+ 15	27,568,000[2]	28,894,000[2]	307,301,000	223,221,000
46	Fidelity Bank NA, Malvern, Pa.	4,720,618,000	785,371,590	265	+219	96,762,000[2]	20,500,000[2]	239,063,000	46,115,235
47	First Interstate Bank of Arizona NA, Phoenix	4,706,313,000	4,138,695,000	47		60,183,000[2]	60,773,000[2]	319,865,000	282,059,000
48	First National Bank, Minneapolis	4,683,775,000	4,435,905,000	41		80,000,000[2]	80,000,000[2]	309,265,000	261,778,000
49	Norwest Bank Minneapolis NA	4,546,009,000	3,882,676,000	52	+ 3	99,500,000[2]	99,750,000[2]	209,366,000	207,026,000
50	First National Bank, Atlanta	4,518,912,000	3,456,514,000	61	+ 11	169,912,000[2]	89,912,000[2]	261,304,000	235,341,000
51	Manufacturers National Bank, Detroit	4,502,343,000	3,980,447,000	49		23,192,000[2]	23,424,000[2]	259,707,000	235,973,000
52	United Virginia Bank, Richmond	4,473,747,000	4,161,072,000	46		140,375,000[2]	140,450,000[2]	237,239,000	198,485,000
53	California First Bank, San Francisco	4,433,770,000	3,818,193,000	55	+ 2	63,554,000[2]	61,319,000[2]	203,944,000	187,788,000
54	Northern Trust Co., Chicago	4,399,824,000	3,974,898,000	50		91,000,000[2]	66,000,000	271,521,000	256,891,000
55	Bank of Tokyo Trust Co., New York	4,370,787,220	3,835,872,000	54		99,720,800[2]	108,135,000[2]	193,319,795	175,386,000
56	Florida National Bank, Jacksonville	4,363,475,000	2,844,588,000	69	+ 13	12,500,000	12,500,000	302,327,000	234,140,000
57	First Union National Bank, Charlotte, N.C.	4,339,697,000	4,481,502,000	40		93,059,000[2]	106,050,000[2]	273,431,000	235,246,000
58	First Interstate Bank of Oregon NA, Portland	4,203,998,000	4,111,885,000	48		84,131,000[2]	88,131,000[2]	292,048,000	273,246,000
59	Huntington National Bank, Columbus, Ohio	4,198,682,000	3,075,104,000	64	+ 5	40,000,000	40,000,000	299,159,000	161,689,000
60	Riggs National Bank, Washington, D.C.	4,173,672,000	3,882,434,000	53		75,161,000[2]	15,161,000	213,475,000	192,114,000
61	Maryland National Bank, Baltimore	4,173,161,000	3,381,884,000	62	+ 1	30,948,000	17,000,000	180,318,000	247,634,000
62	First Pennsylvania Bank NA, Philadelphia	3,903,222,000	3,789,992,000	56		151,010,000[2]	226,151,000[2]	227,923,000	225,805,000
63	NCNB National Bank of Florida, Tampa	3,848,812,000	2,213,069,000	94	+ 31	126,683,000[2]	39,185,000[2]	202,669,000	135,612,000
64	Bank of New England NA, Boston	3,747,904,000	3,519,806,000	59		49,622,000[2]	24,330,000[2]	216,271,000	156,535,000
65	First Tennessee Bank NA, Memphis	3,648,932,000	1,573,713,000	136	+ 71	71,140,000[2]	20,180,000[2]	231,853,000	103,950,000
66	BancOhio National Bank, Columbus	3,492,135,000	4,763,410,000	34		100,130,000[2]	100,260,000[2]	206,990,000	201,695,000
67	Israel Discount Bank, New York	3,408,500,000	3,105,755,000	63		114,803,000[2]	112,333,000[2]	84,859,000	66,471,000
68	Bank of Hawaii, Honolulu	3,324,003,000	2,931,278,283	67		22,508,000[2]	22,908,132[2]	201,063,000	180,163,560
69	Chase Lincoln First Bank NA, Rochester, N.Y.	3,309,306,000	3,066,110,000	65		67,970,000[2]	68,331,000[2]	225,226,000	169,447,000
70	American Security Bank NA, Washington, D.C.	3,223,915,000	2,753,382,000	73	+ 3	14,345,000[2]	18,241,000[2]	200,242,000	220,305,000
71	Bank of Virginia, Richmond	3,212,370,000	3,032,889,000	66		55,870,000	55,870,000	164,071,000	137,858,000
72	State Street Bank & Trust Co., Boston	3,211,530,000	2,492,654,000	80	+ 8	38,292,000[2]	38,292,000[2]	210,583,000	165,080,000
73	AmSouth Bank NA, Birmingham, Ala.	3,211,360,000	2,797,356,000	72		15,750,000	15,750,000	280,277,000	267,896,000
74	Provident National Bank, Philadelphia	3,152,934,000	2,918,581,000	68		33,475,000[2]	43,475,000[2]	226,800,000	200,216,000
75	Fleet National Bank, Providence, R.I.	3,119,754,000	3,542,902,000	58		26,190,000[2]	26,190,000[2]	233,087,000	204,620,000
76	National City Bank, Cleveland	3,086,528,000	2,534,571,000	78	+ 3	29,245,000	29,245,000	253,165,000	235,235,000
77	Allied Bank of Texas, Houston	3,080,358,000	2,376,695,000	85	+ 8	20,000,000	20,625,000[2]	238,031,000	203,130,000
78	MBank Houston NA	3,046,690,000	861,036,000	239	+161	75,018,000[2]	37,500,000[2]	199,798,000	34,108,000
79	First National Bank, St. Paul, Minn.	3,003,766,000	2,138,343,000	99	+ 20	91,000,000[2]	85,000,000[2]	178,201,000	142,308,000
80	Atlantic National Bank of Florida, Jacksonville	2,934,299,000	2,509,625,000	79		37,300,000	36,997,000	157,404,000	131,027,000
81	First National Bank of Maryland, Baltimore	2,915,343,000	2,463,236,000	82	+ 1	30,948,000	18,448,000	180,318,000	143,529,000
82	Mellon Bank (East) NA, Philadelphia	2,906,504,000	2,821,030,000	70		101,045,000[2]	100,505,000[2]	229,459,000[3]	233,067,000
83	Banco Popular de Puerto Rico, San Juan	2,870,671,318	2,347,449,307	88	+ 5	60,500,000[2]	62,500,000	153,797,055	132,922,603
84	South Carolina National Bank, Columbia (c)	2,842,985,000	1,625,252,000	134	+ 50	N.A.	32,399,000[2]	N.A.	151,973,000
85	Arizona Bank, Phoenix	2,817,568,000	2,277,022,000	91	+ 6	32,488,000[2]	33,588,000[2]	147,923,000	125,255,000
86	Barnett Bank of South Florida NA, Miami	2,758,524,000	1,892,519,000	110	+ 24	6,612,000[2]	6,000,000	148,614,000	93,769,000
87	Citibank (South Dakota) NA, Sioux Falls	2,757,946,000	2,191,285,000	96	+ 9	100,000,000	100,000,000	480,563,000	325,742,000
88	First Wisconsin National Bank, Milwaukee	2,738,699,000	2,485,557,000	81		44,307,000[2]	44,381,000[2]	159,725,000	155,112,000
89	American Bank & Trust Co., Reading, Pa.	2,665,598,000	2,385,768,000	83		39,579,000[2]	53,649,000[2]	147,605,000	133,485,000
90	American National Bank & Trust Co., Chicago	2,626,030,000	2,371,680,000	86		20,000,000	20,000,000	159,653,000	154,839,000
91	Mercantile Trust Co. NA, St. Louis	2,620,595,000	2,382,548,000	84		23,714,000	23,714,000	207,849,000	194,321,000
92	Trust Company Bank, Atlanta	2,585,533,000	2,002,861,000	108	+ 16	22,891,000[2]	23,110,000[2]	224,662,000	180,820,000
93	American Fletcher Nat'l Bank & Trust Co., Indianapolis	2,521,109,000	2,368,903,000	87		15,195,000[2]	15,206,000[2]	158,809,000	142,509,000
94	First National Bank, Louisville, Ky.	2,488,941,000	2,326,689,000	89		21,000,000	21,000,000	177,150,000	163,942,000
95	Sumitomo Bank of California, San Francisco	2,471,148,551	2,231,072,158	92		56,467,525[2]	48,741,705[2]	98,943,532	80,609,922
96	Indiana National Bank, Indianapolis	2,458,290,000	2,054,495,000	105	+ 9	25,000,000	25,000,000	165,111,000	146,768,000
97	Bank Leumi Trust Co., New York	2,452,741,410	2,696,421,193	74		59,707,000[2]	64,607,050[2]	76,710,000	65,737,787
98	Midlantic National Bank, Newark, N.J.	2,441,843,000	2,225,673,000	93		33,452,000	33,452,000	140,103,000	120,399,000
99	Bank of California NA, San Francisco	2,387,259,000	2,623,772,000	77		76,174,000[2]	84,364,000[2]	141,082,000	157,737,000
100	Lloyds Bank California, Los Angeles	2,355,561,000	2,277,291,467	90		22,780,300[2]	23,610,300[2]	150,602,579	140,063,254

The 1984 data may not be comparable to 1983 data for several reasons: (1)some banks reported Federal regulatory data one year and public statements, based on general accounting principals, in the other year; (2)some banks had mergers or acquisitions; (3)the 1984 'capital' figures include perpetual preferred stock only. In 1983, for some banks, redeemable preferred stock was included in capital; and (4) 1983 data shown are as reported in 1984 and have not be restated. (a)—Includes only common stock unless otherwise noted. (b)—Includes reserve for contingencies; other capital reserves; and the cumulative foreign currency translation adjustment (if any). (c)—The 1984 deposit figure is an estimate. Because of a merger and consolidation on a purchase-acquisition basis, yearend 1984 data were not available. [2]—Includes subordinated debt and/or preferred stock in addition to common stock capital. [3]-Includes subordinated debt assumed by parent. N.A.-Not Available.

The Top 300 Banks in the United States

(EXCLUSIVE OF SAVINGS BANKS)

In Order of Deposits December 31, 1984, Compared with December 31, 1983

Compiled Annually Since 1921 by the American Banker in Cooperation with Polk's Bank Directory

Rank		Deposits		Rank		Capital (a)		Surplus & Undiv. Profits (b)	
12/31/84		12/31/84	12/31/83	1983	Gain	12/31/84	12/31/83	12/31/84	12/31/83
101	Shawmut Bank of Boston NA	2,333,317,000	2,100,967,000	100		78,393,000[2]	46,562,000[2]	153,351,000	116,081,000
102	Equitable Bank NA, Baltimore	2,321,597,000	2,143,342,000	98		17,171,000	17,171,0000	135,616,000	104,075,000
103	First Interstate Bank of Washington NA, Seattle	2,283,921,000	2,176,549,449	97		29,092,000[2]	29,092,088[2]	132,702,000	117,802,391
104	Equibank, Pittsburgh	2,281,147,000	2,689,247,000	75		25,417,000	50,417,000[2]	46,965,000	77,395,000
105	Central Fidelity Bank NA, Richmond	2,274,493,000	1,286,787,000	168	+ 63	64,410,000	26,929,000	115,867,000	78,548,000
106	Continental Bank, Norristown, Pa.	2,260,023,000	2,082,090,000	101		25,836,000[2]	25,861,000[2]	139,420,000	134,548,000
107	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	2,251,352,000	1,868,532,000	111	+ 4	61,150,000	40,596,000	137,957,000	134,994,000
108	Northwestern Bank, North Wilkesboro, N.C.	2,251,021,000	2,006,206,000	107		28,929,000[2]	20,578,000[2]	147,039,000	125,391,000
109	Centerre Bank NA, St. Louis	2,241,122,000	2,212,958,000	95		16,965,000	16,965,000	160,199,000	148,099,000
110	Citibank (New York State) NA, Buffalo	2,233,196,000	1,844,848,000	116	+ 6	140,000,000	140,000,000	236,420,000	199,863,000
111	First Hawaiian Bank, Honolulu	2,205,419,000	2,063,608,000	104		16,227,000	16,227,000	140,538,000	126,394,000
112	Sun Bank NA, Orlando, Fla.	2,183,899,000	1,687,033,000	126	+ 14	5,848,000[2]	2,175,000[2]	129,783,000	97,412,000
113	First Interstate Bank of Nevada NA, Reno	2,163,122,000	2,077,582,768	102		50,000,000	50,000,000	166,753,000	153,684,000
114	First Security Bank of Utah NA, Ogden	2,137,121,000	2,066,028,000	103		51,213,000[2]	50,156,000[2]	135,228,000	119,561,000
115	Suburban Bank, Bethesda, Md.	2,109,866,000	2,034,020,000	106		22,022,000[2]	21,372,000[2]	159,291,000	124,006,000
116	Idaho First National Bank, Boise	2,107,495,000	1,846,411,000	115		15,371,000	15,371,000	152,877,000	137,051,000
117	Branch Banking & Trust Co., Wilson, N.C.	2,103,098,000	1,482,003,000	146	+ 29	21,073,000[2]	14,737,000[2]	136,725,000	101,662,000
118	Texas American Bank/Fort Worth NA	2,072,458,000	1,708,256,000	124	+ 6	40,125,000[2]	40,500,000[2]	110,957,000	97,316,000
119	United Jersey Bank, Hackensack, N.J.	2,063,762,000	1,930,461,000	109		34,523,000[2]	36,330,000[2]	107,728,000	95,365,000
120	Fuji Bank & Trust Co., New York	2,022,799,000	1,761,104,839	121	+ 1	95,006,000[2]	81,198,000[2]	76,569,000	55,225,895
121	Society National Bank, Cleveland	2,002,616,000	1,810,679,000	120		19,400,000	19,400,000	133,466,000	120,648,000
122	Hamilton Bank, Lancaster, Pa.	1,988,765,000	1,810,772,000	119		33,326,000[2]	18,326,000	136,892,000	129,153,000
123	Central Bank of the South, Birmingham, Ala.	1,983,093,000	1,842,702,000	117		7,610,000[2]	8,910,000[2]	176,908,000	163,859,000
124	Deposit Guaranty National Bank, Jackson, Miss.	1,942,220,000	1,641,553,000	131	+ 7	12,241,000	16,501,000[2]	133,803,000	122,613,000
125	Old Kent Bank & Trust Co., Grand Rapids, Mich.	1,923,828,000	1,633,773,000	133	+ 8	20,679,000[2]	19,979,000[2]	109,675,000	100,652,000
126	Bank One, Columbus NA, Ohio	1,921,971,169	1,232,853,525	172	+ 46	20,737,000	20,375,000	112,763,992	92,409,390
127	Industrial Bank of Japan Trust Co., New York	1,890,451,000	1,464,353,000	150	+ 23	119,173,000[2]	67,469,000[2]	83,878,000	52,783,000
128	Citizens & Southern National Bank, Charleston, S.C.	1,878,833,000	1,674,454,771	127		15,000,000	15,000,000	108,785,000	93,645,374
129	First-Citizens Bank & Trust Co., Raleigh, N.C.	1,861,955,659	1,660,286,988	128		29,050,700[2]	29,050,700[2]	132,904,523	107,121,945
130	United Bank of Denver NA	1,854,141,000	1,815,280,018	118		18,560,000[2]	19,513,334[2]	124,441,000	126,042,676
131	Midlantic National Bank/North, West Paterson, N.J.	1,853,806,000	1,091,855,000	193	+ 62	15,514,000[2]	9,693,000	114,124,000	67,889,000
132	First National Bank of Florida, Tampa	1,853,471,000	1,310,508,000	164	+ 32	17,300,000[2]	17,775,000[2]	113,085,000	82,976,000
133	Liberty National Bank & Trust Co., Oklahoma City	1,842,028,000	1,634,776,000	132		48,292,000[2]	48,692,000[2]	81,520,000	73,981,000
134	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,833,772,000	1,573,018,000	137	+ 3	56,488,275[2]	26,329,425[2]	84,286,266	114,084,248
135	City National Bank, Beverly Hills	1,804,839,000	1,617,527,000	135		15,000,000	15,750,000[2]	114,635,026	101,797,000
136	Peoples National Bank, Seattle	1,787,825,624	1,745,364,000	122		25,150,873[2]	33,280,000[2]	96,385,422	84,910,000
137	Third National Bank, Nashville	1,777,791,000	1,453,095,000	151	+ 14	28,250,000[2]	28,750,000[2]	123,631,000	107,909,000
138	BayBank Middlesex, Burlington, Mass.	1,774,125,466	1,557,789,585	142	+ 4	32,872,000[2]	32,872,000[2]	67,790,760	59,576,215
139	Rhode Island Hospital Trust National Bank, Providence	1,763,561,000	1,445,340,000	152	+ 13	32,200,000[2]	25,200,000[2]	100,600,000	79,011,000
140	Heritage Bank NA, Jamesburg, N.J.	1,759,301,000	1,571,860,000	138		22,903,000[2]	24,251,000[2]	112,171,000	94,265,000
141	Dominion Bank NA, Roanoke, Va.	1,756,469,000	1,409,270,000	155	+ 14	17,719,000[2]	14,924,000[2]	117,282,000	87,865,000
142	First American Bank of Virginia, McLean	1,749,330,000	1,559,112,000	141		48,985,000[2]	48,013,000[2]	76,275,000	66,781,000
143	Central National Bank, Cleveland	1,743,052,000	1,705,517,000	125		46,542,000[2]	101,797,000[2]	103,428,000	77,611,000
144	United States Trust Co., New York	1,739,236,000	1,744,850,000	123		39,169,000[2]	39,995,000[2]	105,726,000	102,096,000
145	RepublicBank Houston NA	1,731,302,000	1,527,497,000	143		32,500,000[2]	32,500,000[2]	96,330,000	70,073,000
146	Whitney National Bank, New Orleans	1,724,486,000	1,651,236,411	130		2,800,000	2,800,000	195,613,000	208,387,583
147	Zions First National Bank, Salt Lake City	1,682,723,000	1,564,730,000	139		30,600,000[2]	32,400,000[2]	105,399,000	93,203,000
148	First National Bank & Trust Co., Oklahoma City	1,681,856,186	1,860,322,888	112		40,000,000	40,000,000	91,977,982	103,182,359
149	First Interstate Bank of Denver NA	1,655,474,576	1,853,786,000	114		37,000,000[2]	37,000,000[2]	100,025,839	70,318,000
150	Boston Safe Deposit & Trust Co.	1,655,459,000	1,310,814,626	163	+ 13	5,000,000	5,000,000	109,824,000	77,674,481
151	Banco de Ponce, P.R.	1,653,753,635	1,403,426,593	157	+ 6	45,115,650[2]	36,015,650[2]	84,065,546	75,148,811
152	Industrial Valley Bank & Trust Co., Philadelphia	1,643,136,192	1,559,509,000	140		28,439,000[2]	50,141,000[2]	85,286,295	80,757,000
153	Union Trust Co., Stamford, Conn.	1,621,973,000	1,408,908,000	156	+ 3	14,423,180	14,423,000	102,646,620	94,378,000
154	Union National Bank, Pittsburgh	1,606,324,000	1,510,844,000	144		25,000,000	25,000,000	87,363,756	79,705,000
155	Merchants National Bank & Trust Co., Indianapolis	1,598,136,000	1,439,623,000	153		26,296,000[2]	26,296,000[2]	103,576,000	91,586,000
156	Wilmington Trust Co., Del.	1,594,173,000	1,283,378,000	169	+ 13	42,185,000[2]	43,223,000[2]	96,882,000	80,788,000
157	J. Henry Schroder Bank & Trust Co., New York	1,580,981,000	1,655,596,000	129		14,000,000	14,000,000	104,109,000	97,519,000
158	First American National Bank, Nashville, Tenn.	1,575,541,000	1,350,785,000	159	+ 1	24,000,000[2]	24,000,000[2]	101,524,000	92,763,000
159	Mitsui Manufacturers Bank, Los Angeles	1,564,221,000	1,472,502,000	148		23,517,000[2]	21,760,000[2]	96,477,000	74,780,000
160	New Jersey National Bank, Trenton	1,538,233,000	1,171,368,000	182	+ 22	46,088,000[2]	28,011,000[2]	65,592,000	70,758,000
161	First National Bank, Jackson, Miss.	1,504,179,210	1,376,448,000	158		10,267,500	9,518,000	110,276,819	93,222,000
162	Barclays Bank of New York NA	1,497,218,000	1,288,124,000	167	+ 5	37,000,000[2]	25,000,000	55,630,000	50,796,000
163	Bank South NA, Atlanta	1,494,319,000	1,027,722,000	203	+ 40	15,925,000[2]	15,345,000[2]	107,589,000	74,440,000
164	First Security Bank of Idaho NA, Boise	1,482,550,000	1,341,090,000	160		31,497,000[2]	25,000,000[2]	83,274,716	74,180,132
165	Frost National Bank, San Antonio, Tex.	1,482,077,000	1,296,767,322	165		21,050,000[2]	22,175,000[2]	77,329,000	71,065,311
166	Bankers Trust of South Carolina, Columbia	1,464,820,000	1,256,581,613	171	+ 5	73,674,000[2]	48,997,592[2]	69,184,000	99,525,938
167	First National Bank of Commerce, New Orleans	1,464,613,000	1,465,777,000	149		9,275,000	13,240,000[2]	128,029,000	118,366,000
168	United Bank of Arizona, Phoenix	1,432,263,000	1,105,725,000	189	+ 21	19,006,000[2]	18,072,000[2]	73,520,000	53,773,000
169	Bank of Oklahoma NA, Tulsa	1,431,879,000	1,294,789,000	166		7,765,000	7,765,000	86,707,000	81,854,000
170	Michigan National Bank, Detroit	1,420,644,000	1,476,886,000	147		31,134,000[2]	31,359,000[2]	78,609,000	77,479,000
171	Union Planters National Bank, Memphis	1,419,279,000	1,314,593,000	162		15,200,000	15,200,000	64,758,000	76,243,000
172	Union Trust Co., Baltimore	1,406,865,000	1,211,314,000	176	+ 4	30,000,000	30,000,000	78,491,000	67,798,000
173	National Community Bank, Rutherford, N.J.	1,403,969,938	1,210,760,620	177	+ 4	15,974,494	15,948,088	87,491,531	77,027,955
174	Long Island Trust Co. NA, Garden City, N.Y.	1,395,661,000	1,188,434,000	179	+ 5	13,914,000[2]	14,357,000[2]	77,208,000	69,800,000
175	Central Trust Co. NA, Cincinnati	1,395,028,000	1,223,148,000	175		12,702,000	12,702,370	103,811,000	97,900,653
176	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,386,022,000	1,091,168,127	194	+ 18	17,751,000[2]	15,411,100[2]	75,862,000	57,138,524
177	Michigan National Bank, Lansing	1,382,470,000	1,494,240,000	145		33,864,000[2]	33,864,000[2]	46,530,000	60,311,000
178	Commerce Union Bank, Nashville, Tenn.	1,374,802,000	1,163,309,359	183	+ 5	43,500,000[2]	43,500,000[2]	73,749,000	66,609,900
179	Hibernia National Bank, New Orleans	1,373,112,000	1,232,536,000	173		23,693,000[2]	14,773,000	85,231,000	71,692,000
180	Key Bank NA, Albany, N.Y.	1,369,268,475	1,097,472,753	192	+ 12	15,816,158[2]	16,316,158[2]	95,591,120	94,476,909
181	InterFirst Bank Austin NA, Tex.	1,357,044,000	1,100,938,000	190	+ 9	20,681,000[2]	5,681,000	80,057,000	62,725,000
182	Norwest Bank South Dakota NA, Sioux Falls	1,355,572,000	606,192,000	326	+144	41,275,000[2]	15,775,000[2]	50,606,000	17,525,000
183	SouthTrust Bank of Alabama NA, Birmingham	1,353,789,000	1,039,977,579	201	+ 18	11,020,000[2]	11,020,000[2]	102,158,564	89,031,155
184	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,342,421,000	1,257,521,166	170		14,317,000	14,316,621	94,286,000	91,186,441
185	Old National Bank, Spokane, Wash.	1,325,503,000	1,198,126,000	178		15,012,000[2]	24,027,000[2]	72,527,000	68,436,000
186	Bank of Baltimore (d)	1,304,086,000	1,185,530,000	.....		20,000,000	....	151,026,000	....
187	Toledo Trust Co., Ohio	1,298,507,107	969,917,296	214	+ 27	14,412,980	14,412,980	100,435,103	88,695,927
188	Fifth Third Bank, Cincinnati	1,297,747,000	1,046,780,000	199	+ 11	15,806,000	15,806,000	125,027,000	114,296,000
189	Norstar Bank of Upstate NY, Albany	1,296,121,000	973,235,000	213	+ 24	13,048,000	13,048,000	114,462,000	109,996,000
190	Colonial Bank, Waterbury, Conn.	1,284,707,000	1,173,589,000	181		18,726,000[2]	19,146,000[2]	68,968,000	62,245,000
191	Imperial Bank, Los Angeles	1,257,180,000	1,160,817,000	184		18,292,000[2]	18,292,000[2]	61,599,000	72,020,000
192	First National Bank, Cincinnati	1,256,031,000	1,116,625,000	188		18,200,000	29,998,000[2]	127,267,000	117,451,000
193	Citytrust, Bridgeport, Conn.	1,255,539,000	998,534,000	205	+ 12	8,508,000[2]	8,889,000[2]	71,391,000	55,166,000
194	Morgan Bank (Delaware), Wilmington	1,245,258,000	1,223,631,000	174		200,000,000[2]	200,000,000[2]	141,284,000	126,503,000
195	Liberty National Bank & Trust Co., Louisville, Ky.	1,242,445,000	1,084,706,000	196	+ 1	21,600,000[2]	22,050,000[2]	81,542,000	71,550,000
196	Golden State Sanwa Bank, San Francisco	1,230,112,000	1,128,462,000	186		48,250,000[2]	26,000,000[2]	55,495,000	45,213,000
197	First Jersey National Bank, Jersey City	1,226,475,000	967,141,000	218	+ 21	16,464,000	14,976,000[2]	74,203,000	56,083,000
198	Security Norstar Bank, Rochester, N.Y.	1,208,919,000	723,521,000	286	+ 88	22,952,000[2]	22,400,000[2]	78,867,000	56,738,348
199	Southern National Bank, Lumberton, N.C.	1,178,373,522	860,833,154	240	+ 41	20,335,000[2]	15,553,330[2]	58,806,925	38,658,307
200	United Carolina Bank, Whiteville, N.C.	1,169,548,000	968,758,000	216	+ 16	11,542,000	9,305,000	76,169,000	62,628,000

The 1984 data may not be comparable to 1983 data for several reasons: (1)some banks reported Federal regulatory data one year and public statements, based on general accounting principals, in the other year; (2) some banks had mergers or acquisitions; (3) the 1984 'capital' figures include perpetual preferred stock only. In 1983, for some banks, redeemable preferred stock was included in capital; and (4) 1983 data shown are as reported in 1984 and have not be restated. (a)—Includes only common stock unless otherwise noted. (b)—Includes reserve for contingencies; other capital reserves; and the cumulative foreign currency translation adjustment (if any).(d)—Formerly Savings Bank of Baltimore. The bank converted from a savings bank to a commercial bank on 11/1/84. [2]—Includes subordinated debt and/or preferred stock in addition to common stock capital.

The Top 300 Banks in the United States

(EXCLUSIVE OF SAVINGS BANKS)

In Order of Deposits December 31, 1984 Compared with December 31, 1983

Compiled Annually Since 1921 by the American Banker in Cooperation with Polk's Bank Directory

Rank 12/31/84		Deposits 12/31/84	Deposits 12/31/83	Rank 1983	Gain	Capital (a) 12/31/84	Capital (a) 12/31/83	Surplus & Undiv. Profits (b) 12/31/84	Surplus & Undiv. Profits (b) 12/31/83
201	Horizon Bank NA, Morristown, N.J.	1,160,748,252	782,188,000	268	+ 67	9,158,708	9,159,000	76,784,463	47,639,000
202	Citizens First National Bank, Ridgewood, N.J.	1,158,897,000	983,878,000	208	+ 6	5,756,000	5,756,000	60,748,000	5[illegible],101,000
203	Chemical Bank (Delaware), Wilmington	1,156,965,000	1,178,409,912	180		10,000,000	10,000,000	126,676,000	111,845,000
204	First Fidelity Bank NA/North Jersey , Totowa, N.J.	1,156,571,000	1,087,598,000	195		11,680,000	11,680,000	67,684,000	60,941,000
205	National State Bank, Elizabeth, N.J.	1,154,492,000	1,131,293,000	185		30,000,000	30,000,000	44,002,000	36,990,000
206	First National Bank, Akron , Ohio	1,148,072,000	975,169,000	211	+ 5	24,180,000	22,279,720	115,342,000	92,825,553
207	Manufacturers Hanover Bank (Delaware), Wilmington	1,138,825,000	668,995,000	307	+ 100	50,000,000	50,000,000	130,813,674	110,141,000
208	Sunwest Bank of Albuquerque NA, N.M.	1,138,387,029	1,079,890,311	198		30,000,000	21,000,000	60,934,949	60,959,113
209	M & I Marshall & Ilsley Bank, Milwaukee	1,134,426,000	845,575,000	242	+ 33	34,429,000[2]	34,434,000[2]	66,224,000	57,778,000
210	Marine Bank NA, Milwaukee	1,130,183,000	959,959,000	223	+ 13	13,992,000	13,992,000	60,506,000	56,983,000
211	First Virginia Bank, Falls Church	1,127,852,000	960,554,000	222	+ 11	18,000,000	14,300,000	63,695,000	52,348,000
212	Puget Sound National Bank, Tacoma, Wash.	1,123,286,131	1,036,110,410	202		16,855,620[2]	17,379,620[2]	66,544,707	56,048,508
213	Bank One, Dayton NA, Ohio	1,077,502,000	989,857,000	206		12,950,000	12,950,000	74,120,000	60,190,000
214	First Fidelity Bank NA-South Jersey, Burlington Twp., N.J.	1,076,489,000	873,001,000	233	+ 19	21,750,000[2]	22,000,000[2]	45,146,000	41,827,000
215	InterFirst Bank Fort Worth NA, Tex.	1,074,880,000	1,083,109,000	197		37,000,000[2]	37,000,000[2]	59,580,000	50,624,000
216	Barnett Bank of Central Florida NA, Winter Park	1,071,801,000	792,874,000	257	+ 41	4,000,000	1,000,000	51,736,000	32,510,988
217	Central Bank, San Francisco	1,061,929,000	976,530,000	210		8,097,000	17,693,487[2]	47,574,000	45,469,530
218	Exchange National Bank, Chicago	1,055,219,000	927,033,805	225	+ 7	12,597,000[2]	12,846,980[2]	62,800,000	54,803,193
219	Colorado National Bank, Denver	1,050,479,000	963,954,000	221	+ 2	17,500,000[2]	17,500,000[2]	78,379,000	73,300,000
220	Bank of the West, San Francisco	1,049,857,200	974,613,000	212		27,120,800[2]	13,621,000[2]	90,546,300	83,809,000
221	National Bank of Washington, D.C.	1,048,171,000	967,443,000	217		23,950,000[2]	13,950,000	56,291,000	50,068,000
222	First National Bank, Allentown, Pa.	1,046,832,000	988,799,000	207		14,888,000[2]	15,503,000[2]	66,586,000	60,134,000
223	Commonwealth National Bank, Harrisburg, Pa.	1,044,482,000	998,974,000	204		19,200,000[2]	20,050,000[2]	60,202,000	56,495,000
224	Commerce Bank of Kansas City NA, Mo.	1,037,509,000	786,905,000	263	+ 39	18,515,000[2]	18,000,000	69,790,000	63,726,000
225	United Missouri Bank of Kansas City NA	1,033,932,000	969,017,000	215		13,250,000	13,250,000	99,053,000	83,613,000
226	Norwest Bank Des Moines NA, Iowa	1,025,230,000	844,328,000	244	+ 18	23,850,000[2]	23,925,000[2]	52,736,000	47,146,000
227	First National Bank & Trust Co., Tulsa, Okla.	1,024,357,000	1,042,695,000	200		23,322,000[2]	23,682,000[2]	50,001,000	63,432,000
228	Fourth National Bank & Trust Co., Wichita, Kan.	1,023,669,000	829,982,000	247	+ 19	15,000,000	15,000,000	65,619,999	57,700,000
229	First Bank of South Dakota NA, Sioux Falls	1,016,025,000	966,456,000	219		26,800,000[2]	26,800,000[2]	46,023,000	44,565,000
230	InterFirst Bank Houston NA	1,015,940,000	1,100,666,000	191		52,000,000[2]	52,000,000[2]	32,246,000	57,440,000
231	First Eastern Bank NA, Wilkes-Barre, Pa.	1,012,300,000	843,852,000	245	+ 14	16,913,000[2]	16,905,000[2]	66,057,000	49,833,000
232	Louisiana National Bank, Baton Rouge	1,009,818,000	863,012,387	238	+ 6	17,466,000[2]	11,466,270	73,069,000	66,663,329
233	Bank One of Eastern Ohio NA, Youngstown	1,009,434,000	590,888,000	335	+102	21,037,000	10,237,000	65,669,000	38,447,000
234	National Bank of Georgia, Atlanta	995,370,000	802,814,000	255	+ 21	18,125,000[2]	18,587,000[2]	59,473,000	49,210,000
235	LaSalle National Bank, Chicago	995,340,000	912,629,000	227		39,698,000[2]	39,698,000[2]	65,853,000	61,644,000
236	National Bank of Commerce, San Antonio, Tex.	991,769,735	888,125,000	231		15,000,000[2]	15,000,000[2]	53,326,106	47,446,000
237	F & M Marquette National Bank, Minneapolis	983,234,000	964,722,000	220		13,650,000[2]	14,234,000[2]	74,409,000	70,635,000
238	Bank of Delaware, Wilmington	980,384,000	899,366,000	228		500,000	500,000	72,041,000	66,078,000
239	Commercial National Bank, Shreveport, La.	976,496,874	864,065,000	237		14,000,000	14,000,000	70,676,104	64,809,000
240	Central Bank of Denver	976,206,000	832,120,000	246	+ 6	15,100,000[2]	15,300,000[2]	60,525,000	54,584,000
241	Valley National Bank, Passaic, N.J.	971,851,628	786,620,951	264	+ 23	5,917,665	5,917,665	58,154,161	47,938,281
242	Bank One, Cleveland NA	971,789,000	889,802,000	229		8,084,000	14,799,000[2]	69,976,000	59,137,000
243	First National Bank, Toms River, N.J.	967,123,000	650,503,417	313	+ 70	19,326,000[2]	12,003,390	51,208,000	39,565,385
244	Citizens Commercial & Savings Bank, Flint, Mich.	965,918,932	979,104,000	209		12,498,440	12,498,000	74,980,000	69,107,000
245	Valley Bank of Nevada, Las Vegas	957,990,353	867,714,593	235		40,434,826[2]	41,123,926[2]	35,093,121	23,446,567
246	Banco de Santander-Puerto Rico, Hato Rey	948,514,161	847,820,673	241		27,499,535	21,999,830	41,875,753	36,582,341
247	Amalgamated Bank, New York	948,357,038	699,443,000	297	+ 50	5,000,000	5,000,000	55,399,678	62,987,000
248	Texas Commerce Bank-Austin NA, Tex.	943,829,972	791,673,447	258	+ 10	5,607,085	5,607,085	67,225,486	52,608,261
249	Key Bank of Central New York, Syracuse	935,532,000	677,235,827	306	+ 57	9,530,000[2]	12,274,000[2]	50,395,000	39,064,280
250	Boatmen's First National Bank, Kansas City, Mo.	933,567,000	918,424,000	226		12,000,000	12,000,000	74,866,000	75,440,000
251	Barnett Bank of Palm Beach County, Delray Beach, Fla.	932,295,000	725,188,358	283	+ 32	1,000,000	1,000,000	50,408,000	43,118,796
252	Barnett Bank of Jacksonville NA, Fla.	931,186,000	696,933,000	298	+ 46	1,000,000	1,000,000	53,205,000	49,495,000
253	Citizens Bank & Trust Co., Riverdale, Md.	925,833,482	768,583,287	270	+ 17	17,930,000	17,930,000	78,724,746	77,555,482
254	Trust Company of New Jersey, Jersey City	919,502,000	804,246,000	254		13,390,000[2]	13,786,000[2]	41,327,000	37,198,000
255	First National Bank, Shreveport, La.	910,646,000	828,054,000	248		16,380,000	16,368,000	70,067,000	68,296,000
256	Norstar Bank of Long Island, Hempstead, N.Y.	910,097,733	701,003,134	295	+ 39	6,513,000[2]	7,530,416[2]	61,033,763	49,713,359
257	Society Bank of Eastern Ohio NA, Canton, Ohio	899,847,000	76,252,236	2,658	+2,401	26,000,000	600,000	46,507,000	7,997,899
258	First City Bank, Dallas	897,218,000	768,143,000	272	+ 14	28,074,000[2]	27,174,000[2]	29,663,000	26,282,000
259	UBAF Arab American Bank, New York	894,737,000	1,119,553,000	187		43,762,000	43,762,000	60,532,000	61,006,000
260	First American Bank NA, Washington, D.C.	892,886,000	709,833,142	291	+ 31	11,590,000[2]	11,661,402[2]	52,615,000	48,816,546
261	Southern Bank & Trust Co., Greenville, S.C.	891,556,000	766,389,000	273	+ 12	4,659,000[2]	4,684,000[2]	53,896,000	49,249,000
262	Third National Bank & Trust Co., Dayton, Ohio	889,981,776	785,370,000	266	+4	14,781,281[2]	14,781,000[2]	51,077,336	51,314,000
263	Pan American Bank NA, Miami	884,877,000	705,647,100	292	+ 29	6,471,000	6,470,870	59,475,000	37,619,563
264	National Bank of Commerce, Memphis, Tenn.	883,189,000	791,530,000	259		6,924,000	6,924,000	61,997,000	49,416,000
265	Central Penn National Bank, Philadelphia	881,107,000	768,303,000	271	+6	15,790,000[2]	16,086,000[2]	65,722,000	64,200,000
266	Oregon Bank, Portland	878,886,000	872,825,000	234		13,955,000[2]	5,355,000	56,687,000	57,284,000
267	Omaha National Bank, Neb.	875,387,000	641,460,000	316	+ 49	25,200,000[2]	25,200,000[2]	59,158,000	54,810,000
268	San Diego Trust & Savings Bank, Calif.	874,763,000	844,769,000	243		12,566,000[2]	13,033,000[2]	44,350,000	40,097,000
269	Princeton Bank, N.J.	873,828,000	321,302,000	556	+287	14,843,000	2,633,000	70,176,000	20,689,000
270	Sun Bank/South Florida NA, Fort Lauderdale, Fla.	862,506,000	726,048,000	282	+ 12	500,000[2]	300,000	68,561,000	51,301,000
271	BayBank Norfolk County Trust Co., Dedham, Mass.	852,699,000	730,622,000	279	+8	21,600,000	16,200,000	40,615,000	42,536,000
272	Arlington Trust Co., Lawrence, Mass.	850,167,000	723,275,000	287	+ 15	7,516,000[2]	8,016,000[2]	45,450,000	37,148,000
273	Central Carolina Bank & Trust Co. NA, Durham, N.C.	849,582,000	739,525,000	277	+4	11,539,000[2]	11,659,240[2]	56,355,000	47,323,264
274	Boatmen's National Bank, St. Louis	847,446,000	888,201,000	230		19,869,000	9,934,000	46,533,000	50,333,000
275	Oneida National Bank, Utica, N.Y.	846,550,221	784,327,627	267		14,852,880	14,852,880	50,677,314	43,645,801
276	National Bank of Alaska, Anchorage	839,162,000	806,830,000	252		40,000,000	40,000,000	81,653,000	70,558,000
277	Security Bank & Trust Co., Southgate, Mich.	839,072,000	798,249,000	256		19,250,000[2]	17,000,000	45,390,000	41,926,000
278	Merchants National Bank, Allentown, Pa.	836,623,000	690,183,692	300	+ 22	6,923,000[2]	4,422,862[2]	56,577,000	44,788,156
279	Westamerica Bank NA, San Rafael, Calif.	834,411,940	815,114,000	249		14,103,016	10,297,000[2]	32,314,095	31,755,000
280	Daiwa Bank Trust Co., New York	833,426,000	789,332,000	262		30,750,000[2]	30,000,000[2]	28,715,000	24,975,000
281	Mitsubishi Bank of California, Los Angeles	833,251,914	667,607,000	309	+ 28	42,100,000[2]	38,100,000[2]	9,763,607	10,508,000
282	Shawmut Worcester County Bank NA, Worcester, Mass.	824,125,000	701,394,000	294	+ 12	10,233,000[2]	10,233,000[2]	50,530,000	43,728,000
283	First of America Bank-Detroit NA	820,791,000	880,306,000	232		16,200,000[2]	30,400,000[2]	36,357,000	22,212,000
284	Laredo National Bank, Tex.	817,594,000	744,400,130	275		6,710,000[2]	7,070,000[2]	47,867,000	41,419,060
285	First Seneca Bank, Butler, Pa.	815,195,000	742,741,000	276		14,609,000[2]	14,922,000[2]	43,182,000	40,321,000
286	American National Bank & Trust Co., Chattanooga, Tenn.	813,642,603	699,916,000	296	+ 10	5,200,000	5,200,000	55,422,273	51,145,000
287	Marine Bank, Warren, Pa.	810,717,000	790,855,000	261		8,876,000[2]	13,862,000[2]	47,420,000	44,593,000
288	Genesee Merchants Bank & Trust Co., Flint, Mich.	803,085,007	791,516,000	260		6,200,000	6,200,000	62,141,264	55,935,000
289	First National Bank, Amarillo, Tex.	796,430,661	806,596,000	253		33,941,840[2]	33,942,000[2]	48,063,927	43,944,000
290	Liberty Norstar Bank NA, Buffalo, N.Y.	795,847,000	727,359,242	281		7,549,170	7,549,170	58,910,840	54,050,025
291	Grenada Bank, Miss.	793,512,930	491,062,000	392	+101	8,663,000	7,373,000	54,774,690	44,494,000
292	First American Bank & Trust, North Palm Beach, Fla.	790,408,000	544,431,000	360	+ 68	8,450,000	7,871,000	46,363,000	27,977,000
293	First Interstate Bank of Utah NA, Salt Lake City	787,345,000	724,023,000	285		18,000,000[2]	18,000,000[2]	53,086,000	51,374,000
294	Hibernia Bank, San Francisco	781,883,229	807,805,000	251		11,061,825	11,062,000	79,932,206	73,216,000
295	MBank El Paso NA, Tex.	779,876,000	729,045,768	280		7,700,000	7,700,000	51,200,000	46,738,813
296	Flagship National Bank, Miami	778,390,000	779,748,000	269		8,886,000	8,886,000	58,163,000	54,841,000
297	Barclays Bank of California, San Francisco	774,118,000	761,169,000	274		24,000,000	24,000,000	39,036,000	32,994,000
298	Worthen Bank & Trust Co. NA, Little Rock, Ark.	760,248,000	564,198,280	351	+ 53	32,979,000[2]	31,310,000[2]	26,599,202	23,589,184
299	Guaranty Bank & Trust Co., Lafayette, La.	758,966,000	678,807,220	305	+6	9,900,000	9,900,000	46,154,000	45,002,563
300	Summit Bank, Fort Wayne, Ind.	757,441,085	681,639,000	303	+3	14,877,474[2]	15,205,000[2]	37,735,536	25,860,000

The 1984 data may not be comparable to 1983 data for several reasons: (1)some banks reported Federal regulatory data one year and public statements, based on general accounting principals, in the other year; (2) some banks had mergers or acquisitions; (3) the 1984 'capital' figures include perpetual preferred stock only. In 1983, for some banks, redeemable preferred stock was included in capital; and (4) 1983 data shown are as reported in 1984 and have not be restated. (a)—Includes only common stock unless otherwise noted. (b)—Includes reserve for contingencies; other capital reserves; and the cumulative foreign currency translation adjustment (if any). [2]—Includes subordinated debt and/or preferred stock in addition to common stock capital.